



EMPLOYEE BENEFITS SUMMARY | 50056104 DIXIE COUNTY BOARD OF COUNTY COMMISSIONERS

FOR ALL FULL-TIME ACTIVE EMPLOYEES

VOLUNTARY SHORT TERM DISABILITY

EMPLOYER CONTRIBUTION: 0%

AMOUNT OF COVERAGE: You may purchase a benefit of 60% of your Basic Weekly Earnings to a maximum of \$1,000 per week, less offsets for other income. Benefits begin on the 1st day of a covered disability resulting from an accident, and on the 8th day of a covered disability resulting from sickness, and are payable up to a maximum of 26 weeks for any one covered disability.

Benefit does not reduce, and terminates when you are no longer eligible or your retirement, whichever occurs first.

VOLUNTARY SHORT TERM DISABILITY (VSTD) is designed to provide partial income replacement should you become disabled as the result of sickness or injury. USable Life will pay the weekly benefit if you become disabled while insured and are under the regular care of a physician due to sickness or injury; including pregnancy or complications of pregnancy.

VOLUNTARY SHORT TERM DISABILITY ALSO INCLUDES THE FOLLOWING:

- Recurrent Disability
- Return to Work Incentive
- Waiver of Premium Benefit

Life & Disability Notices

If you are not actively at work on the date your insurance or any increase in insurance is scheduled to take effect, the coverage or increase in coverage will take effect on the day you return to active work. This benefit summary provides a very brief description of USable Life's insurance products. This is not an insurance policy and only the actual provisions of an issued policy control. USable Life's policies set forth the rights and obligations of covered persons and USable Life. Please be aware that certain participation requirements, limitations, or exclusions may apply, and certain coverage may reduce or terminate due to age or lack of eligibility. If you enroll and are approved for coverage, you will be furnished with a certificate of insurance. Please read your insurance documents carefully.

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