

HIGHLIGHTS OF SHORT TERM DISABILITY INSURANCE BENEFITS FOR EMPLOYEES OF: TRIANGLE ORTHOPAEDIC ASSOCIATES, P.A.

ELIGIBILITY	Class 1: All active, Full-time Managers, Physical Therapists, Physician's Assistants, Nurse Practitioners, Physical Therapists Assistants, IT Specialists, Financial Analysts, Psychologists, and Occupational Therapists of the Employer regularly working a minimum of 34 hours per week.
WEEKLY BENEFIT PERCENTAGE	60%
MAXIMUM WEEKLY BENEFIT	Class 1: \$2,000 Class 2: \$700
MINIMUM WEEKLY BENEFIT	\$25
BENEFIT WAITING PERIOD (NUMBER OF DAYS BEFORE BENEFITS MAY BEGIN)	30 Days for Accident 30 Days for Illness
MAXIMUM BENEFIT PERIOD	13 Weeks for Accident 13 Weeks for Illness
TRIAL WORK DAYS DURING THE BENEFIT WAITING PERIOD	No limit on trial work days during the benefit waiting period provided earnings received do not exceed the earnings test over the entire period.
DEFINITION OF COVERED EARNINGS	Prior Year's W2
PREGNANCY	Pregnancy is treated as an illness. The definition of disability must be satisfied and the elimination period completed before benefits would begin.
NON-OCCUPATIONAL COVERAGE	STD insurance only covers non-occupational injury or sickness. Workers' Compensation normally covers an employee's work-related accident, injury or illness.
COST & TAXATION	The coverage is paid for by your employer resulting in a taxable benefit

This highlight sheet is intended to provide an overview of the benefits available from your employer, and is *not* a complete description of plan provisions. Receipt of this sheet does *not* certify eligibility for benefits under this plan. Should there be differences between this summary and the contract, the contract will govern.

Coverage Underwritten by Life Insurance Company of North America