

**Huston-Tillotson University  
Short Term Disability Proposal  
Schedule of Benefits Summary**

<b>Eligibility</b>	All active, full-time U.S. Employees of the Employer regularly working a minimum of 30 hours per week.
<b>Weekly Benefit</b>	60% to \$1,000
<b>Benefit Waiting Period</b>	7 Days for Accident 7 Days for Sickness
<b>Definition of Covered Earnings</b>	Employee's annual wages or salary, excluding extra compensation, bonus, commission, and overtime.
<b>Eligibility Waiting Period</b>	Following 30 days of Active Service
<b>Taxation of Benefits</b>	Taxable Benefit
<b>Maximum Benefit Duration</b>	12 Weeks Accident and 12 Weeks Sickness

Benefits below apply to the following classes: 1

<b>Accumulated Sick Leave</b>	Not Included in Benefit Waiting Period
<b>1st Day Hospitalization Coverage</b>	Not Included
<b>Definition of Disability</b>	Own Job
<b>Earning Test</b>	80%
<b>Minimum Benefit</b>	\$25per week
<b>Integration Type</b>	Full Family
<b>Employer Contribution</b>	100%
<b>Continuation of Insurance</b>	Family Medical Leave (12 weeks) Family Medical Military Leave (12 weeks)
<b>Pre-Existing Condition Limitation</b>	None
<b>Employer FICA Service</b>	Excluded
<b>Trial Work Days</b>	Unlimited
<b>Health and Welfare Deductions Service</b>	Excluded
<b>Coverage Type</b>	Non Occupational
<b>Number of Eligible Employees</b>	137

For additional descriptions, see Key Definitions and Provisions section below.