

**I/N Tek & I/N Kote Salaried Non- Represented
Short Term Disability Administrative Services Plan
Effective 6/1/2015.**



Administrative Services Offering	<i>Administrative services and case management process for all STD claims will be performed by the I/N Tek & I/N Kote Company Nurse.</i>																											
Eligibility	<i>All active, full-time salaried, non-represented exempt and non-exempt employees of I/N Tek & I/N Kote regularly working a minimum of 40 hours per week</i>																											
Eligibility Waiting Period	<i>Employees hired before 1/1/2011 - None Employees hired on or after 1/1/2011 - After 180 days of active service</i>																											
Definition of Disability	<i>Own Occupation: the inability to perform the material and regular duties of the employee's own occupation due to ill health or injury (both occupational and non-occupational)</i>																											
Weekly Benefit Percentage	<p><i>Based on years of service: <u>Years</u></i></p> <table border="0"> <tr> <td></td> <td align="center"><u>100%</u></td> <td align="center"><u>60%</u></td> </tr> <tr> <td><i>181 days but less than 1 year</i></td> <td align="center"><i>8 weeks</i></td> <td align="center"><i>18 weeks</i></td> </tr> <tr> <td><i>1 year but less than 2 years</i></td> <td align="center"><i>10 weeks</i></td> <td align="center"><i>16 weeks</i></td> </tr> <tr> <td><i>2 years but less than 5 years</i></td> <td align="center"><i>12 weeks</i></td> <td align="center"><i>40 weeks</i></td> </tr> <tr> <td><i>5 years but less than 10 years</i></td> <td align="center"><i>15 weeks</i></td> <td align="center"><i>37 weeks</i></td> </tr> <tr> <td><i>10 years but less than 15 years</i></td> <td align="center"><i>20 weeks</i></td> <td align="center"><i>32 weeks</i></td> </tr> <tr> <td><i>15 years but less than 20 years</i></td> <td align="center"><i>26 weeks</i></td> <td align="center"><i>26 weeks</i></td> </tr> <tr> <td><i>20 years but less than 25 years</i></td> <td align="center"><i>32 weeks</i></td> <td align="center"><i>20 weeks</i></td> </tr> <tr> <td><i>25 or more years of service</i></td> <td align="center"><i>39 weeks</i></td> <td align="center"><i>13 weeks</i></td> </tr> </table> <p><i>Note: Short Term Disability Benefits will be calculated and paid based on the length of service as of the date of disability. Service will continue to accrue while on disability and will be credited upon the employee's return to work date.</i></p>		<u>100%</u>	<u>60%</u>	<i>181 days but less than 1 year</i>	<i>8 weeks</i>	<i>18 weeks</i>	<i>1 year but less than 2 years</i>	<i>10 weeks</i>	<i>16 weeks</i>	<i>2 years but less than 5 years</i>	<i>12 weeks</i>	<i>40 weeks</i>	<i>5 years but less than 10 years</i>	<i>15 weeks</i>	<i>37 weeks</i>	<i>10 years but less than 15 years</i>	<i>20 weeks</i>	<i>32 weeks</i>	<i>15 years but less than 20 years</i>	<i>26 weeks</i>	<i>26 weeks</i>	<i>20 years but less than 25 years</i>	<i>32 weeks</i>	<i>20 weeks</i>	<i>25 or more years of service</i>	<i>39 weeks</i>	<i>13 weeks</i>
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Start Date	<i>STD benefit management begins on the 6th business day off.</i>																											
Weekly Minimum Benefit	<i>None</i>																											

Maximum Weekly Benefit Amount	<i>None</i>
Benefit Waiting Period (Business Days)	<i>First 5 business days: Regular pay After 5th business day: STD benefit begins</i>
STD Work Week	<i>5 days</i>
Accumulated Sick Leave	<i>N/A</i>
Maximum Benefit Duration	<i>Employees with less than 2 years of service: 26 weeks Employees with 2 or more years of service: 52 weeks Does not include the Benefit Waiting Period, the first five days do not count toward the 26 or 52 weeks. Duration maximum calculated using rolling 12 months Termination effective date at the conclusion of STD is Benefit Start Date</i>
Employer Contribution	<i>I/N Tek & I/N Kote pays for the full cost of providing this benefit.</i>
Definition of Covered Earnings	<i>Standard Wage includes the employee's base salary per pay period excluding any overtime, bonuses or commissions (if applicable).</i>
Integration Type	<i>If disability is occupational, STD may supplement payment up to 70% from all Source – benefit calculation and payment is the lesser of a 60% benefit with no offset OR a 70% benefit reduced by offsets.</i>
Return to Work Incentive	<i>Allows up to 100% income replacement while receiving benefits under this plan. Employee can earn pay for hours worked AND will then receive a short term disability payment equivalent to the difference between full pay and pay associated with hours worked.</i>
Vacation	<i>Allow employee to use remaining vacation days in lieu of a STD day (to “replace” benefits from 60% to 100%) but not to extend the STD period. Any remaining vacation banks/days for an employee on disability will not be rolled over at year end.</i>
Recurrent/Successive Periods of Disability	<i>If periods of disability are separated by less than 26 weeks, disability is considered as the same period even if it is caused by a different illness. If periods of disability are separated by 26 weeks or more, disability is considered as separate periods of disability and a new elimination period must be met.</i>

Coverage Type	<i>Non-occupational and Occupational Coverage</i>
Offsets	<p><i>Workers' Compensation</i></p> <p><i>Social Security (as indicated under Integration Type on the previous page). Employee should apply for SSD after 5 months of absence. If they are not eligible to apply, then they should provide evidence of that to CIGNA. Retroactive award results in overpayment to be repaid (max. 7 months overpayment potential for months 6-12, when LTD elimination period is 12 months).</i></p> <p><i>State Disability Programs</i></p>
Pre-Existing Condition Limitation	<i>None</i>
Active Healthcare	<i>Continues during Short Term Disability</i>
Post-Employment Healthcare	<p><i>At exhaustion of Short Term Disability:</i></p> <p><i>If not eligible for LTD – If not retired, then COBRA.</i></p> <p><i>If retirement eligible and not eligible for LTD, then retiree healthcare or COBRA</i></p> <p><i>If approved for LTD – coverage continues for up to 24 months under COBRA but by paying the same rate as active employee. Coverage ends when employee begins eligible for Medicare or after 24 months. Employee may continue under COBRA at the full rate for an additional 12 months.</i></p>
Life Insurance	<i>Continues during Short Term Disability</i>

* The Summary Plan Document will serve as the governing document in terms of this policy.