

# Short and Long Term Disability

PRUDENTIAL

## Short-Term Disability (STD)

Short-Term Disability (STD) provides temporary income replacement if you are unable to work due to a covered illness or injury. It helps ensure you can meet your financial needs while recovering. You may receive 100% of your salary for up to 11 weeks. Please contact the People and Culture department for more information, as this benefit is self-administered by the company.

## Long-Term Disability (LTD)

Long-Term Disability (LTD) insurance provides you with income continuation in the event your illness or injury lasts beyond the elimination period. This helps ensure you have a continued income if you are unable to work due to a covered sickness or injury. These benefits are paid through Prudential.

BENEFIT DESCRIPTION	
Benefits	60%
Benefit Monthly Maximum	
Staff	\$7,500
Senior Management	\$20,000
Executives	\$20,000
Elimination Period	90 days
Duration of Benefits	Social Security Normal Retirement Age

Benefits are reduced for eligible participants age 65 and older.

