SCHOOL OF MEDICINE STD/LTD POLICIES

If you are employed in an eligible position with the School of Medicine, you may choose to enroll in Short Term Disability and Long Term Disability, or Long Term Disability only. The following summary of coverage is not intended as a complete description of the coverage. See the specific policy for detailed information. If you have questions, please contact the University’s Benefits Department at (801) 581-7447.

SHORT TERM DISABILITY POLICY:

- STD pays a benefit in the event you cannot work because of a covered non-occupational illness or injury (on-the-job injuries are covered by workers compensation insurance).
- Benefit Waiting Period (BWP) of 90 days. This is the period of time an employee must be continuously disabled (and not working) before benefits become payable. Benefits will not begin until all sick leave accruals have been exhausted.
- Benefits are paid weekly for up to 90 days (or until you are no longer disabled).
- Benefit Amount: 60% of predisability earnings up to $3,462/week, less income from other sources. Minimum benefit of $15/week.
- Disability: During the BWP and to the end of the maximum benefit period, you are considered disabled if, as a result of physical disease, injury, pregnancy or mental disorder, you are unable to perform with reasonable continuity the material duties of your own occupation or you suffer a loss of at least 20 percent of your indexed predisability earnings when working in your own occupation (after the BWP).

LONG TERM DISABILITY POLICY:

- LTD pays a benefit in the event you cannot work because of a covered illness or injury (including an on-the-job injury).
- Benefit Waiting Period (BWP) of 180 days. This is the period of time an employee must be disabled before benefits become payable. LTD benefits will not begin until all sick leave and vacation accruals have been exhausted. If you enroll in STD, LTD benefits will begin when STD benefits end.
- Benefits are paid monthly.
- Benefit Amount: 60% of predisability earnings up to $15,000/month, less income from other sources. Minimum benefit of $100/month.
- LTD Benefits include continued contributions to the 401(a) Defined Contribution Retirement Plan through Standard, in an amount equal to 15% of your predisability earnings.
- Disability: You are unable, as a result of sickness, bodily injury or pregnancy, to perform with reasonable continuity the material duties of your own occupation or you are working, but unable to earn 80% or more of your salary.

RATES:

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