



## Short Term Disability

For Kirby Nagelhout Construction Company

### How the Plan Works

Short Term Disability Coverage pays you a weekly benefit for things your health plan doesn't. Like grocery bills. Or diapers. Having additional cash in hand means you can focus on getting back on your feet instead of worrying about falling behind.

- Eligibility Requirement**  
 If you are a full-time active administrative or field employee working a minimum of 30 hours per week, you will be covered with these benefits.
- Who pays for the coverage?**  
 Short Term Disability Insurance premiums are paid for by your employer as part of your total rewards program.
- Collecting Your Benefit**  
 If you satisfy the plan's requirements for disability, there's just one form for you, your employer and your doctor to fill out to get your claim processing. To find it, go to LifeMapCo.com and search "Short Term Disability Claim".
- Access to LifeMap Due Date Plus**  
 As a LifeMap Short Term Disability member, you and your household dependents get access to our mobile maternity app. Navigate your pregnancy, set reminders, adopt healthy habits, and access LifeMap discounts and more. Download the app from the iPhone App Store or Google Play by searching "LifeMap Due Date Plus."

### Benefits Summary

#### Plan Benefits

Weekly Benefits Begin	On the 1st day of disability caused by an accident or 8th day caused by illness. Waiting period may be served with total or partial disability or a combination of both.
Benefit Replacement Percentage	60% per week
Maximum Benefit	\$700 per week
Minimum Benefit	\$25 per week
Maximum Benefit Period	Benefits are payable for a maximum of 26 weeks

#### Plan Features

Reasonable Accommodation Expense	We may pay a Reasonable Accommodation Expense Benefit to your employer if you return to work in any occupation, excluding self-employment, as a result of a reasonable accommodation your employer has made for you.
Vocational Rehabilitation	During a period of disability you may be eligible to participate in a vocational rehabilitation plan. We will review your disability claim to determine if you are eligible to participate in these services. If we determine that you are qualified to participate in a rehabilitation plan, we will provide you with a written plan to be agreed upon by you. We may pay for all or some of the expenses incurred as part of the rehabilitation plan.
Survivor Benefit	Upon confirmation of your death while receiving a weekly benefit, we will pay a lump sum benefit to your Eligible Survivor.
Partial Disability	If you return to work on a part-time basis you may qualify for a partial disability benefit.

LifeMapCo.com  
1 (800) 794-5390

*This summary is provided for your convenience only and is not intended to be inclusive of all policy provisions. Please see your certificate for complete details. If there is any discrepancy between this summary and the master policy, master policy provisions will prevail.*

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### Limitations & Exclusions

Benefits are not payable for losses due to, but not limited to:

- occupational injury
- participation in an assault or felony
- intentionally self-inflicted injuries, attempted suicide
- participation in a war, declared or undeclared, or any act of war
- elective surgery

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