

DISABILITY



Disability insurance can help you remain financially stable by providing a portion of your income if you become disabled and are unable to work. These benefits are provided at no cost through UNUM. You are automatically covered as a full-time employee – no enrollment is needed.

Short-Term Disability Benefits at a Glance

Eligibility	<p>Class 1: Eligible Exempt EEs with Salary Grades 41- 50 working at least 30 hrs/wk</p> <p>Class 2: Eligible Exempt EEs with Salary Grades 31– 40 non-exempt, non-contract employees and Mueller Transportation, Inc. drivers working at least 30 hrs/wk</p> <p>Class 3: Eligible Full-time, employees represented by the Sheet Metal Workers International Ass. Local No. 208 but in each case only if enrolled in medical benefits</p>
Duration and Weekly Benefit	<p>Class 1: 13 weeks at 100%, then 13 weeks at 60%</p> <p>Class 2: 4 weeks at 100%, then 22 weeks at 60%</p> <p>Class 3: \$370 per week up to 52 weeks</p>
Weekly Maximum	<p>Class 1 - 2: Unlimited</p> <p>Class 3: \$370</p>
Elimination Period	<p>5 days for illness / 0 days for injury, hospitalization or outpatient surgery</p>

Long-Term Disability Benefits at a Glance

Eligibility	<p>All full-time non-union United States employees, scheduled to work at least 30 hours per week, and whose annual pay is:</p> <ul style="list-style-type: none"> • Class 1: Greater than \$100,000 • Class 2: \$40,000 to \$100,000 • Class 3: Less than \$40,000
Elimination Period	180 days
Monthly Benefit	66.67%
Monthly Maximum	<p>Class 1: \$15,000</p> <p>Class 2 & 3: \$10,000</p>
Benefit Duration	SS ADEA
Pre-Existing Limitation	3/3/12

Pre-Existing Conditions

A pre-existing condition is an injury or illness for which you have received advice or treatment from a doctor within three months of the effective date of your insurance plan.

A qualifying disability is a sickness or injury that causes you to be unable to perform any other work for which you are or could be qualified by education, training or experience.