

1.1 Short Term Disability Insurance

Short-term disability benefits are available to employees only. The waiting period is as follows: injury - 0 days; hospitalization – 0 days; illness – 7 days. The maximum benefit period is 26 weeks. The benefit amount is 50% of the employee's weekly salary or wage, not to exceed a maximum weekly benefit of \$400. Weekly salary or wage with respect to all employees shall mean earnings excluding overtime, bonus arrangements, expenses, allowances, etc. that the employee received from the employer.

A short-term disability leave must be certified by a physician's or licensed health care professional's statement identifying the nature of the disability, and stating or estimating the date when the employee will be able to return to work. If the employee cannot return on that date, another statement from a physician or licensed health care professional, with a new return date, will be required. Employees will not be able to return to work without submitting to the office a note from a physician or licensed health care professional authorizing the employee's return.

Any FMLA leave to which an employee may be entitled runs concurrently with time off granted under this policy. In other words, an employee cannot take his/her full short term disability benefits, and then take three months off under the FMLA; any time spent on short term disability counts as part of an employee's FMLA leave.

The company will attempt to return an employee who is returning from a short term disability leave to the same or similar job, at the same salary that the employee held prior to the leave. Under some circumstances, however, permanent replacement during a leave may be required, or in some instances, staffing requirements may change. Therefore, unless an employee is entitled to return to the same or an equivalent position under the Family and Medical Leave act, a job cannot be guaranteed when the employee is ready to return to work from a short term disability leave. In the event the employee is not entitled to return to the same or an equivalent position under the Family and Medical Leave act and a position is not available or if the employee chooses not to return to work, upon the expiration of the disability leave, the employee will be terminated. If an employee does not return from a short term disability leave, the termination date is the last day that the employee was authorized to return or the date the employee notifies his/her supervisor that he/she is not returning, whichever is sooner. Such employees may be considered for reemployment. An employee who returns to work following a short term disability leave will be considered as having continuous service.