

**Iwaki America
Short Term Disability Proposal
Schedule of Benefits Summary**

Eligibility	All active, Full-Time Employees of the Employer regularly working a minimum of 30 hours per week in the United States, who are citizens or permanent resident aliens of the United States.
Number of Eligible Employees	105
Weekly Benefit	66.67% to \$1,000
Benefit Waiting Period	0 Days for Accident 7 Days for Sickness
Definition of Covered Earnings	Employee's annual wage or salary excluding bonuses, commissions, overtime pay, and extra compensation.
Eligibility Waiting Period	No waiting period
Plan Type*	Non-Contributory
Maximum Duration from Date of Disability	13 Weeks (Includes Benefit Waiting Period)
Maximum Weekly Payments	13 Weeks Accident and 12 Weeks Sickness

Benefits below apply to the following classes: 1	
Accumulated Sick Leave	Not Included in Benefit Waiting Period
1st Day Hospitalization Coverage	Not Included
Definition of Disability	Own Job
Earnings Test	80%
Minimum Benefit	\$25 per week
Social Security Integration Type	Full Family
Other Sources of Income	See Disability Contract Features
Statutory Disability Integration	Included as an offset
Employer Contribution	100%
Continuation of Insurance	Family Medical Leave (leave period permitted by state or federal law) Leave of Absence (3 months)
Pre-Existing Condition Limitation	None
Employer FICA Service	Excluded
Trial Work Days	Unlimited
Health and Welfare Deductions Service	Excluded
Coverage Type	Non Occupational

For additional descriptions, see Key Definitions and Provisions section below.