# Short Term Disability Coverage

## Benefit Highlights
Leech Lake Band of Ojibwe

| What is employer paid short term disability coverage? | Employer paid short term disability coverage pays you a portion of your earnings if you miss time at work because of a disabling illness or injury. This highlight sheet is an overview of your employer paid short term disability coverage. Your employer will provide you with access to a summary plan document which will explain your coverage in detail. |
| What is disability? | You are disabled when we determine that due to your **sickness or injury:**
- you are completely unable to perform the **material and substantial duties** of your **regular occupation**; and
- you are not working in any occupation. |
| Am I eligible? | You are eligible if you are an active full time employee who is in an eligible class, working the required number of hours. |
| How much coverage would I have? | Your employer provides coverage that would pay you a benefit of 67% of your weekly earnings. The maximum employer paid short term disability benefit you could receive is $450 per week. Earnings are defined in your employer’s summary plan document. |
| When can I enroll? | As an eligible employee, you are automatically covered by employer paid short term disability coverage; you do not have to enroll. |
| When is it effective? | Coverage goes into effect subject to the terms and conditions of your employer’s summary plan document. You must be actively at work with your employer on the day your coverage takes effect. |
| How long do I have to wait before I can receive my benefit? | Once you are approved for coverage, you will be eligible to collect your employer paid short term disability benefit starting on the 1st day after your injury or 8th day of sickness. Your benefit could continue for up to 26 weeks.
- Maximum 30 days for Mental Health diagnosis.
- Maximum 30 days for Inpatient Chemical Dependency with a limit of 2 times per lifetime. |
| If I’m disabled, can the amount of my benefit be reduced? | Yes. As described on the following page, your weekly short-term benefit may be reduced by other income you receive. |

## Important Details
The following is an overview of your employer paid short term disability coverage. See your employer for the summary plan document which will explain your coverage in detail.
EXCLUSIONS:

Benefits will not be paid for any disabilities caused by, contributed to by, or resulting from:

- **occupational sickness or injury**,  
- intentionally self-inflicted injuries, while sane or insane,  
- active participation in a riot,  
- loss of a professional license, occupational license or certification,  
- cosmetic surgery, except surgery made necessary by accidental injury incurred while covered under the Plan,  
- commission of a crime for which you have been convicted, or  
- attempt to commit a crime.

The Plan will not cover a disability due to war, declared or undeclared, or any act of war.

The Plan will not cover any disability for which disability benefits are paid under a no-fault auto policy.

We will not pay a benefit for any period of disability during which you are incarcerated, are in a detox center, or receiving treatment for gambling addiction.

LIMITATIONS:

The Plan will cover any **Mental Health** diagnosis, ie: depression, stress, emotional problems, post-traumatic stress, etc. for a **MAXIMUM of 30 days per year**.

**Inpatient Chemical Dependency** coverage for employees under the Plan is limited to **LIFETIME MAXIMUM of two (2) times**. The Plan will cover a **MAXIMUM of 30 days per Inpatient Chemical Dependency occurrence**.

**WHAT ARE DEDUCTIBLE SOURCES OF INCOME?**

Payments that you receive as disability income payments are deductible sources of income and will be subtracted from your gross disability payment if they are paid pursuant to or under any:

- state compulsory benefit act or law,  
- no fault motor vehicle plan,  
- automobile liability insurance policy,  
- other group insurance or benefit plan,  
- from a third party (after subtracting attorney’s fees) by judgment, settlement, or otherwise,  
- the United States Social Security Act, the Canada Pension Plan, the Quebec Pension Plan, or any similar plan or act, or  
- Employer Retirement Plan.

Only deductible sources of income that are payable as a result of the same disability will be subtracted from the weekly payment.

Retirement Plan payments will be those benefits that are based on our contribution to the Retirement Plan. Disability benefits that reduce the retirement benefit under the Plan will not be subtracted from the weekly payment.

You must notify us whenever you receive payments that are deductible sources of income. You must repay us for any overpayment of your claim resulting from your failure to notify us in a timely manner of such income.

This benefit highlights sheet is an overview of the employer paid short term disability plan being offered and is provided for illustrative purposes only and is not a contract. Only your employer’s summary plan document can fully describe all of the provisions, terms, conditions, limitations and exclusions of your coverage. In the event of any difference between the benefit highlights sheet and your employer’s summary plan document, the terms of the summary plan document apply.