Your Summary of Short-Term Disability (STD) Benefits
Coverage Effective Date: 01/01/2016

Your Short-Term Disability Benefits
Financial protection during illness or injury

Coverage Basics

Am I eligible for coverage?
You qualify if you are an active full time employee working at least 30 hours a week. If you are a new hire or have not been previously covered by your employer’s plan, you may need to complete a probationary or waiting period of 30 days of employment.

When does coverage become effective?
Your Short-Term Disability coverage will begin on 01/01/2016.
*You must be actively-at-work before your coverage will begin.

Do I have to provide proof of good health (EOI) to enroll?
If you are a late enrollee, proof of good health, known as “Evidence of Insurability (EOI)” is required to enroll in the Voluntary Short-Term Disability insurance plan. You need to submit a medical questionnaire (EOI Form) and be approved by Aetna before your coverage is effective.

How much Voluntary Short-Term Disability can I buy through my employer?
A choice of plans that pay a weekly benefit based on a percentage of your Pre-disability Earnings* for a covered disability. You must submit a claim and be approved by Aetna to receive benefits:

*Generally, Pre-disability Earnings include your total income before taxes and any deductions for pre-tax contributions. Please consult your Policy Documents available through your employer for additional information, including definition of Pre-disability Earnings.

<table>
<thead>
<tr>
<th>Voluntary Short-Term Disability</th>
<th>Enhanced (Option 1)</th>
<th>Basic (Option 2)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Percentage of weekly income replacement:</td>
<td>60%</td>
<td>60%</td>
</tr>
<tr>
<td>Maximum weekly benefit:</td>
<td>$1,000</td>
<td>$1,000</td>
</tr>
<tr>
<td>Benefits begin after a covered:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Injury:</td>
<td>1 day</td>
<td>8 days</td>
</tr>
<tr>
<td>Illness:</td>
<td>8 days</td>
<td>15 days</td>
</tr>
<tr>
<td>Benefits end at recovery or: whichever comes first</td>
<td>26 weeks</td>
<td>26 weeks</td>
</tr>
</tbody>
</table>

Are all types of illnesses and injuries covered?
Generally, Short-Term Disability (STD) does not replace Workers’ Compensation. STD pays benefits for illnesses or injuries that are unrelated to your occupation or workplace. Normal pregnancy is covered, with any pregnancy-related complications treated same as illness.

When am I considered to be disabled?
You are considered to be totally disabled after a significant mental or physical change resulting from a disease, injury, or a disabling pregnancy-related condition, causes you to be unable to perform the substantial and material acts necessary for your own occupation. Also, as a result, your earnings are 80%, or less, than your pre-disability earnings.

If your occupation requires a professional license or certification, you will not be considered disabled solely because you lose your license or certification.
Digital Risk, LLC-Full Time Employees

Your Summary of Short-Term Disability (STD) Benefits

Plan Provisions

<table>
<thead>
<tr>
<th>Are there any offsets that may reduce Short-Term Disability?</th>
<th>Offsets</th>
</tr>
</thead>
<tbody>
<tr>
<td>Your benefits may be reduced if you are receiving income from other sources. Examples include:</td>
<td><strong>Employer sources:</strong></td>
</tr>
<tr>
<td>• Any disability or retirement benefit received under a retirement plan</td>
<td><strong>Government sources:</strong></td>
</tr>
<tr>
<td>• Disability benefits received from any statutory disability plan</td>
<td>• Temporary disability benefits received under any state or federal workers' compensation law</td>
</tr>
<tr>
<td>• Payments received from accumulated sick time or salary continuation program related to your current employer</td>
<td>• Any benefit from Social Security or similar plan or act</td>
</tr>
<tr>
<td>• Temporary disability benefits received under any state or federal workers' compensation law</td>
<td>• Any governmental retirement system earned as a result of working for your current employer</td>
</tr>
</tbody>
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<table>
<thead>
<tr>
<th>Are there any exclusions that apply to Short-Term Disability?</th>
<th>Exclusions</th>
</tr>
</thead>
<tbody>
<tr>
<td>You will not receive benefits under certain circumstances. Examples include:</td>
<td><strong>Your disability results from an intentional self-inflicted injury; or you became injured while committing a criminal act or while driving under the influence of alcohol/drugs.</strong></td>
</tr>
<tr>
<td>• Your disability is covered under a worker's compensation plan and/or is due to a job-related illness or injury.</td>
<td><strong>You are not under the regular care of a doctor when requesting disability benefits.</strong></td>
</tr>
<tr>
<td>Please refer to your policy documents for a complete list of income sources that will reduce your benefits, as well as a complete list of exclusions and limitations.</td>
<td><strong>Your disability is covered under a worker’s compensation plan and/or is due to a job-related illness or injury.</strong></td>
</tr>
</tbody>
</table>

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<thead>
<tr>
<th>Is there anything else I should know about my plan?</th>
<th>Recurring disabilities:</th>
</tr>
</thead>
<tbody>
<tr>
<td>If you return to work and become disabled again from the same illness or injury, it may be considered the same disability. You will only have to satisfy one elimination period and may be eligible to begin receiving benefits immediately if the disability recurs within 30 consecutive days of your return to work.</td>
<td><strong>Recurring disabilities:</strong></td>
</tr>
<tr>
<td><strong>Partial disabilities</strong></td>
<td>Partial disability benefits allow you to work, earn income and continue receiving benefits so you can receive up to 100% of your income during your disability. You are considered partially disabled if, due to an injury or illness:</td>
</tr>
<tr>
<td>• You are unable to perform the main duties of your own occupation</td>
<td>• Your disability results from an intentional self-inflicted injury; or you became injured while committing a criminal act or while driving under the influence of alcohol/drugs.</td>
</tr>
<tr>
<td>• And you are earning 80% or less than your Pre-disability Earnings</td>
<td><strong>You are not under the regular care of a doctor when requesting disability benefits.</strong></td>
</tr>
<tr>
<td><strong>Rehabilitation</strong></td>
<td><strong>Your disability is covered under a worker’s compensation plan and/or is due to a job-related illness or injury.</strong></td>
</tr>
<tr>
<td>Our goal is to help you return to gainful employment. Consultants will review each claim to determine if rehabilitation services would be appropriate and effective. We will contact you if we feel you would benefit from these services.</td>
<td><strong>Your disability is covered under a worker’s compensation plan and/or is due to a job-related illness or injury.</strong></td>
</tr>
</tbody>
</table>

How do I file a Short-Term Disability claim?

To file a Short-Term Disability claim

See your employer for forms and information for filing a claim

Life, A&D Ultra, STD and LTD policies have limitations and exclusions. The purpose of this Benefit Summary and any additional enrollment materials or brochures is to give a general overview of the policies. Complete coverage information can be found in the policy documents issued by Aetna to your employer. Please review the policy documents to familiarize yourself with the terms of coverage. If there is a discrepancy between the policy documents and these materials, the terms of the policy documents will apply.
How much does Voluntary Short-Term Disability cost?

**Monthly Rates:**

<table>
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<tr>
<th></th>
<th>Enhanced - Option 1</th>
<th>Basic - Option 2</th>
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<tbody>
<tr>
<td>Rate</td>
<td>$0.55 Per $10 of Insured Weekly Benefit</td>
<td>$0.45 Per $10 of Insured Weekly Benefit</td>
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</tbody>
</table>

**Premium calculation**

<table>
<thead>
<tr>
<th>Calculation:</th>
</tr>
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<tbody>
<tr>
<td><strong>Step 1:</strong> Annual Salary _____ / 52 = Weekly Salary</td>
</tr>
<tr>
<td><strong>Step 2:</strong> Weekly Salary _____ x _____% Percentage of Benefit = _____ Weekly Benefit*</td>
</tr>
<tr>
<td><strong>Step 3:</strong> Weekly Benefit _____ / 10 = _____ # Units</td>
</tr>
<tr>
<td><strong>Step 4:</strong> # Units _____ x _____ Rate = $ _____ Premium Per Month</td>
</tr>
<tr>
<td><strong>Step 5:</strong> Monthly Premium _____ x 12 = _____ Annual Premium / _____ # Pay Periods = $ _____ Payroll Deduction</td>
</tr>
</tbody>
</table>

*Subject to $1,000 maximum weekly benefit.

**Example:** Employee-paid Plan, $50,000 annual salary, paid Monthly/12

<table>
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<th>Step 1:</th>
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<tr>
<td>$50,000.00 / 52 = $961.54 Weekly Salary</td>
</tr>
<tr>
<td>Step 2:</td>
</tr>
<tr>
<td>$961.54 x .60 = $576.92 Weekly Benefit</td>
</tr>
<tr>
<td>Step 3:</td>
</tr>
<tr>
<td>$576.92 / 10 (Units) = 57.69 Units</td>
</tr>
<tr>
<td>Step 4:</td>
</tr>
<tr>
<td>Option 1 - 57.69 x 0.55 (Rate) = $31.73 Premium Per Month</td>
</tr>
<tr>
<td>Option 2 - 57.69 x 0.45 (Rate) = $25.96 Premium Per Month</td>
</tr>
</tbody>
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