

SHORT-TERM DISABILITY COVERAGE BENEFIT HIGHLIGHTS

PAYCOR, INC.

COVERAGE INFORMATION

BENEFIT PERCENTAGE	SICKNESS BENEFIT STARTS	INJURY BENEFIT STARTS	BENEFIT DURATION
60%	On the 8 th day (or the expiration of the current year's accumulated sick time and paid vacation time)	On the 8 th day (or the expiration of the current year's accumulated sick time and paid vacation time)	12 weeks

ASKED & ANSWERED

WHO IS ELIGIBLE?

You are eligible for this coverage if you are an active full-time employee who works at least 25 hours per week on a regularly scheduled basis.

AM I GUARANTEED COVERAGE?

This coverage is guaranteed issue coverage – it is available without having to provide information about your health.

HOW DO I PAY FOR THIS COVERAGE?

Your employer pays 100% of the premium for your (employee) coverage.

WHEN CAN I ENROLL?

Your employer will automatically enroll you for this coverage.

WHEN DOES THIS COVERAGE BEGIN?

This insurance will become effective for you on the date you become eligible.

You must be actively at work with your employer on the day your coverage takes effect.

WHEN DOES THIS COVERAGE END?

This coverage will end when you no longer satisfy the applicable eligibility conditions, premium is unpaid, you leave your employer, or the coverage is no longer offered.

WHAT DOES IT MEAN TO BE DISABLED?

Disability is defined in the summary plan document with your employer.

Typically, disability means that due to accidental bodily injury, sickness, mental illness, substance abuse or pregnancy you are unable to perform the essential duties of your occupation, and as a result, you are earning 20% or less of your pre-disability weekly earnings or you are able to perform some, but not all, of the essential duties of your occupation and as a result, you are earning more than 20% but less than 80% of your pre-disability weekly earnings.

This Benefit Highlights document explains the general purpose of the short term disability coverage being offered and is provided for illustrative purposes only and is not a contract. In the event of a discrepancy between this document and the coverage summary plan document, the terms of the coverage summary plan document apply. Benefits are subject to state availability. Plan terms and conditions vary by state.