



**Conga provides this valuable benefit at no cost to you.**

All Active, Full-Time Employees

## Short-Term Disability Insurance

### **Protect your paycheck when you can't work.**

Many medical conditions can keep you out of work. Short-term disability insurance helps you meet your financial obligations while you're recovering from an injury, illness, surgery, or childbirth.

#### **AT A GLANCE:**

- A cash benefit of 60% of your weekly salary (up to \$2,500) when you are out of work for up to 26 weeks due to injury, illness, surgery, or recovery from childbirth
- A partial cash benefit if you can only do part of your job or work part time
- A prompt, responsive claims process

#### **ADDITIONAL DETAILS**

**Elimination Period:** Benefits are payable after a period of seven calendar days due to injury or sickness.

For complete benefit descriptions, limitations, and exclusions, refer to the certificate of coverage.

This is not intended as a complete description of the insurance coverage offered. Controlling provisions are provided in the policy, and this summary does not modify those provisions or the insurance in any way. This is not a binding contract. A certificate of coverage will be made available to you that describes the benefits in greater detail. Refer to your certificate for your maximum benefit amounts. Should there be a difference between this summary and the policy, the policy will govern.

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**Employer Paid Short-Term Disability Insurance At-A-Glance**



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## Long-Term Disability Insurance

### Keep getting a check when you're hurt or sick.

You always have bills to pay, even when you can't get to work due to injury, illness, or surgery. Long-term disability insurance helps you make ends meet during this difficult time.

#### AT A GLANCE:

- A cash benefit of 60% of your monthly salary (up to \$12,000) starting after the end of your short-term disability or a period of 180 days of disability, whichever is greater, and continues up to the maximum benefit period:

○ Age at Disability	Maximum Benefit Period
Less than age 60-----	Greater of Social Security Normal Retirement age or to age 65 (but not less than 5 years)
60 -----	60 months
61 -----	48 months
62 -----	42 months
63 -----	36 months
64 -----	30 months
65 -----	24 months
66 -----	21 months
67 -----	18 months
68 -----	15 months
69 and over -----	12 months

#### ADDITIONAL DETAILS

**Pre-existing Condition:** If you have a medical condition that begins before your coverage takes effect, and you receive treatment for this condition within the three months leading up to your coverage start date, you may not be eligible for benefits for that condition until you have been covered by the plan for 12 months.

For complete benefit descriptions, limitations, and exclusions, refer to the certificate of coverage.

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