

National Employees Health Plan

SHORT-TERM DISABILITY BENEFITS COVERAGE, LIMITATIONS AND EXCLUSIONS

Option 1

Schedule of Short-Term Disability Benefits - The Plan will pay Short-Term Disability Benefits to an eligible Employee in accordance with the following schedule;

Waiting Period:

For Accidental InjuryBenefits payable on 1st day of Covered Employee's injury

For Illness Benefits payable on 8th day of Covered Employee's illness

Maximum Number of Weeks Benefits Are Payable26

Benefit Amount \$100.00 per week

Covered Short-Term Disability Benefits

When an eligible Employee, while covered under the Plan, has become totally and continuously disabled due to a covered Illness or Injury, the Plan will pay the weekly income benefits, stated in the Schedule of Short-Term Disability Benefits minus the F.I.C.A. deduction. Benefits will commence as stated in the Schedule of Short-Term Disability Benefits. To continue to receive Short-Term Disability Benefits, the eligible Employee will be required to furnish proof of continued disability, from his Physician, at least once per month or more often if the Plan deems it necessary.

Such eligible Employee shall be considered Totally Disabled when that person is prevented, solely because of non-occupational Illness or Injury from engaging in his regular or customary occupation, and is performing no work of any kind for wage or profit. If the eligible Employee is injured and receives medical attention, Short-Term Disability Benefits will begin on the day he first received treatment for the injury. This date will be determined by his Physician. If the eligible Employee is ill and receives medical attention, Short-Term Disability benefits will begin eight (8) days after he first received treatment for the Illness as determined by his Physician. Short-Term Disability Benefits for partial weeks will be computed on the basis of one seventh (1/7) of the weekly benefit per day.

In no event will any Short-Term Disability benefits be paid for longer than the applicable maximum period as stated in the Schedule of Short-Term Disability benefits for any continuous period of disability whether due to one or more causes or for all successive periods of disability due to the same or related cause or causes unless separated by thirty (30) days of continuous regularly scheduled active work. If such eligible Employee returns to such active work for a continuous period of at least thirty (30) days, any subsequent disability shall be deemed a new disability. A clearly unrelated Illness or Injury shall be considered a new disability provided such eligible Employee has returned to work for at least one (1) day.