

## short term disability benefit highlights – company paid

<b>Eligibility</b>	Active full-time employees who work at least 32 hours per week on a regularly scheduled basis for Coldwater Creek.
<b>Active Work Requirement</b>	Employees who are unable to work due to sickness, injury or pregnancy on the day before the scheduled effective date of coverage must complete one full day of active work before coverage (or an increase in coverage) will become effective.
<b>Eligibility Waiting Period</b>	Coverage becomes effective after 1 year of continuous service as a full-time employee.
<b>Benefit Percentage &amp; Maximum Weekly Benefit</b>	Your Short Term Disability (STD) plan replaces 60% of your weekly earnings, subject to a maximum of \$1,000 per week – reduced by other income benefits.
<b>Benefit Waiting Period</b>	7 days (Benefits begin on the 8th day of disability.)
<b>CWC Disability Pay</b>	During the 7 day benefit waiting period you are required to use your employer-provided disability pay or paid time off (PTO). After your STD benefits are payable, your remaining disability pay or PTO hours may be coordinated with your STD benefit up to 100% of your pre-disability earnings.
<b>Benefit Duration</b>	As long as you remain disabled, STD benefit payments will continue for 90 days.
<b>Definition of Disability</b>	You must be unable to perform the material duties of your own occupation and suffer a 20% loss of earnings to qualify for STD benefits.
<b>Coverage Basis</b>	Non-occupational (off-the-job disabilities only).
<b>Other Income Benefits</b>	Your weekly STD benefit will be reduced by other income benefits you receive or are eligible to receive. These benefits include but are not limited to the following: state disability income (SDI) and similar benefits; paid time off; other group disability coverage benefits; disability and retirement benefits under your employer's retirement plan; earnings included in your pre-disability earnings that you receive while disabled; amounts from a third party; earnings from work you perform while disabled.
<b>Taxability</b>	Your STD coverage is employer paid and therefore your benefit is taxable.

### EXCLUSIONS AND LIMITATIONS

**Short Term Disability Exclusions:** Benefits are not payable for disabilities resulting from any of the following: war or act of war (declared or not); the commission of or attempt to commit an assault or felony; active participation in a violent disorder or riot; an intentionally self-inflicted injury, while sane or insane; the course of any employment for wage or profit; loss of your professional license, occupational license or certification.

**Short Term Disability Limitations:** Benefits are not payable if: you are not under the ongoing care of a physician in the appropriate specialty; you are eligible to receive workers' compensation or similar benefits for the disability; you are confined for any reason in a penal or correctional institution; you are able to work and earn at least 20% of pre-disability earnings, but elect not to work; you are not participating in good faith in a plan, program or course of medical treatment or vocational training or education approved by The Standard, unless your disability prevents participation.

This Benefit Highlights Sheet provides general summaries of the insurance, but in no way changes or affects the group policy as actually issued. In the event of any discrepancy between this document and the group policy, the terms of the group policy apply. Complete coverage information is in the certificate of insurance booklet issued to each insured individual. Please read it carefully and keep it in a safe place with your other important papers.