

Short Term Disability

The Guardian Life Insurance Company of America

Ed Martin Automotive is offering a short-term disability policy that offers income replacement benefits if you become disabled. Your policy will provide coverage if absence from work is due to a sickness or off-the-job injury.

Benefit:	60% to a \$500 weekly max*
Elimination Period:	14 days following accident or illness
Benefit Period:	11 weeks
Pre-Existing Conditions:	3/12
<i>Pre-existing conditions apply and are defined as a sickness or injury for which you received medical treatment, consultation, care or services, including diagnostic measures, or took prescribed drugs or medicines in the 3 months prior to your effective date."</i>	
Rate:	.44 per \$10 benefit**

Long Term Disability

The Guardian Life Insurance Company of America

Long Term Disability Income Insurance helps protect your income when, due to a covered illness or injury, you are totally or partially disabled. Your long-term disability plan has been designed to cover a disability sustained on or off the job. Your risk of needing LTD insurance is greater than you may expect:

Monthly Benefit:	60% of basic monthly income*
Maximum Monthly Benefit:	\$6,000
Benefit Period:	To age 65 if you meet the definition of disability
Definition of Disability:	24 months – Own occupation
Benefit Waiting Period:	90 consecutive days of total or partial disability
Pre-Existing Conditions:	12/12
<i>Pre-existing conditions apply and are defined as "a sickness or injury for which you received medical treatment, consultation, care of services, including diagnostic measures, or took prescribed drugs or medicines in the 12 months prior to your effective date."</i>	
Rate:	\$1.04 per \$100 of covered payroll**

***If you did not elect Short Term Disability or Long Term Disability benefits during open enrollment last year and wish to apply during this enrollment, you are required to submit Evidence of Insurability and can be denied coverage. You will not have coverage unless you are approved by medical underwriting.**

****Premiums are deducted after tax. Salary is based on W-2 Earnings.**

Short Term Disability and Long Term Disability coverages are not portable or convertible upon termination.

This is an outline of benefits only and is not a complete list of all plan parameters. The plan certificate contains complete details and is the governing document for benefits parameters.