

**ARCHDIOCESE OF LOUISVILLE
SHORT TERM DISABILITY PLAN DESIGN
STD POLICY # TBD**

PLAN DESIGN FEATURE	BENEFIT PROVISIONS
Legal Name	Roman Catholic Bishop of Louisville, a corporation sole, its parishes, agencies or participating related Catholic agencies
Situs State	Kentucky
Employer FEIN	61-0447247
Contributions	100% employee Paid/0% employer contribution
Participation	50% # of enrolled ee's 1,454
Eligibility	Class 1: Active full-time employees working 30 hours or more per week. Except any person working on a temporary or seasonal basis
Service Waiting Period	1 st of the month following
Elimination Period: Accident/Sickness	14 days/14 days Benefits begin on 15 th day
Benefit Schedule/Benefit Percentage	Class1: 66.67% of weekly earnings
Earnings Definition	Standard, including commissions
Maximum Weekly Benefit:	\$225.00 per week
Maximum Benefit Duration: <i>Begins after the EP</i>	22 weeks
Definition of Disability* (<i>May vary by state</i>)	Unable to perform own job, not doing work for payment, under the regular care of a physician
Partial Disability	No
Pre-existing Conditions Limitation	Option for 1x open enrollment with a 6-6-12 pre-ex provision for late entrants. New hires not subject to 6-6-12 pre-ex unless they become a late entrant. Late entrant = ee's who don't enroll within 31 days of becoming eligible for coverage
Recurrent Disability: <i>Period allowed to return to work within benefit duration for non-interruption)</i>	
Work Related Disability	Excluded/Non Occupational Coverage
Offsets	None
Exclusions	Standard: Self inflicted, acts of war, commission of a felony, work related
Rates	\$0.40 per \$10
Rate Guarantee	3 Years through 1/1/2014