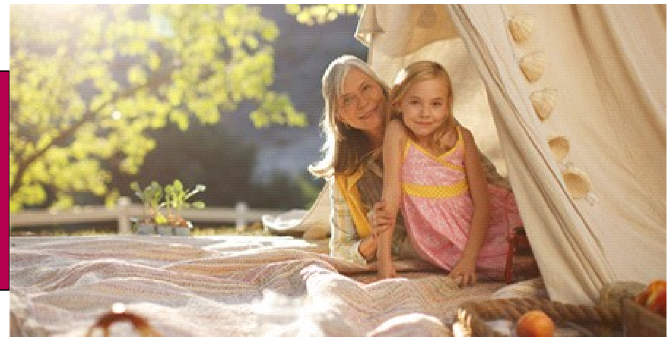
Plan Highlights

Group Short Term Disability Insurance



Roman Catholic Bishop of Louisville

COVERAGE

Disability income protection insurance provides a benefit for “short term” disability resulting from a covered injury or sickness. Benefits begin at the end of the elimination period and continue while you are disabled up to the maximum benefit duration.

ELIGIBILITY

Each Active, Full-time employee working 30 or more hours per week, except any person working on a temporary or seasonal basis.

BENEFIT AMOUNT

The weekly benefit is an amount equal to 66.67% of covered earnings, up to a maximum benefit of $250 per week.

DAY BENEFITS BEGIN

Injury (accident) and Sickness (illness): benefits begin on the 15th consecutive day of disability.

MAXIMUM BENEFIT DURATION

Benefits for one period of disability, will be paid up to a maximum of 22 weeks.

CONTRIBUTION REQUIREMENTS

Coverage is 100% employee paid.

PRE EXISTING LIMITATIONS

For late entrants (those that do not elect at initial eligibility/when hired), the plan is subject to a pre-existing condition limitation. This excludes any condition diagnosed or treated during the three months prior to coverage becoming effective, to be excluded from benefit for the first twelve (12) months of coverage.

FEATURES

- Maternity covered as any other illness
- Partial Disability benefit included
- Zero Day Residual included Definition
- Plan is Guaranteed Issue for New Hires applying for coverage within 31 days of the date of hire, becoming a Full Time Employee, or at Annual Enrollment

EXCLUSIONS

Benefits will not be payable for any disability caused by: an intentionally self-inflicted injury; an act of war (declared or undeclared); commission of a felony; sickness covered by workers’ compensation or other workers’ disability law; injury occurring out of or in the course of work for wage or profit.

For a comprehensive list of exclusions, limitations, and any applicable benefit offsets, please refer to the Certificate of Insurance. The Certificate also provides all requirements necessary to be eligible for coverage and benefits.

This Plan Highlights is a brief description of the key features of the RSL insurance plan. The availability of the benefits and features described may vary by state. It is not a certificate of insurance or evidence of coverage. Insurance is provided under group policy form LRS-6451, et al.