



SOLID Surface Care, Inc. Principal Short Term Disability Policy

Any eligible employee has the right to file a claim for Short Term Disability for injury or illness. We wanted to answer some questions for you in relation to the STD benefit and COVID-19.

COVID-19 FAQ

Is an employee considered Disabled if they are quarantined due to COVID-19?

Employees under quarantine for COVID-19 that do not have a disabling medical condition do not satisfy the definition of disability under our policies.

Do employees qualify as Disabled if they fall ill due to COVID-19? *Claims for COVID-19 will be evaluated the same as any other illness. As with all claims they must satisfy our definition of disability and all other provisions outlined in the policy.*

Does Principal have a pandemic specific exclusion in our group benefit policies? *No, we evaluate COVID-19 as we would any other medical condition.*

Policy Summary:

Eligibility	
Job Class	ALL OTHER MBRS
Eligible Members	All active, full time employees (except seasonal, temporary, or contract workers) who work at least 30 hours per week
Benefits Payable	
Primary Weekly Benefit	60% of your predisability earnings up to \$1,000
Benefit Amount	Primary Weekly Benefit less other income sources
Definition of Earnings	Base wage
Benefit Qualification	
Elimination Period	Benefits begin on the 15th day for accident and 15 th day for sickness
Benefit Payment Period	Up to 11 weeks after the elimination period is satisfied
Maternity	Treated the same as any other disability
Additional Benefits	
Rehabilitation Incentive Benefit	5% increase in the primary weekly benefit
Limitations & Exclusions	
Other Limitations	There are additional limitations to your coverage. A complete list is included in your booklet.