

## VIRGINIA LOCAL DISABILITY PROGRAM HIGHLIGHTS

	<b>Short-Term Disability</b>	<b>Long-Term Disability</b>																														
<b>Eligibility</b>	<ul style="list-style-type: none"> <li>• First day benefit for work-related claim</li> <li>• <b>1-year waiting period for non-work related claim</b></li> </ul>	Long-term disability benefit is available after short-term disability benefit is exhausted																														
<b>Benefit Amount</b>	<p><i>Days of Income Replacement: Non-Work Related Disability</i></p> <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th style="text-align: center;">Months Continuous Service</th> <th style="text-align: center;">Work days at 100%</th> <th style="text-align: center;">Work days at 80%</th> <th style="text-align: center;">Work days at 60%</th> <th style="text-align: center;">Total STD Paid Days</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">0-12</td> <td style="text-align: center;">0</td> <td style="text-align: center;">0</td> <td style="text-align: center;">0</td> <td style="text-align: center;">0</td> </tr> <tr> <td style="text-align: center;">13-59</td> <td style="text-align: center;">0</td> <td style="text-align: center;">0</td> <td style="text-align: center;">125</td> <td style="text-align: center;">125</td> </tr> <tr> <td style="text-align: center;">60-119</td> <td style="text-align: center;">25</td> <td style="text-align: center;">25</td> <td style="text-align: center;">75</td> <td style="text-align: center;">125</td> </tr> <tr> <td style="text-align: center;">120-179</td> <td style="text-align: center;">25</td> <td style="text-align: center;">50</td> <td style="text-align: center;">50</td> <td style="text-align: center;">125</td> </tr> <tr> <td style="text-align: center;">180 or more</td> <td style="text-align: center;">25</td> <td style="text-align: center;">75</td> <td style="text-align: center;">25</td> <td style="text-align: center;">125</td> </tr> </tbody> </table>	Months Continuous Service	Work days at 100%	Work days at 80%	Work days at 60%	Total STD Paid Days	0-12	0	0	0	0	13-59	0	0	125	125	60-119	25	25	75	125	120-179	25	50	50	125	180 or more	25	75	25	125	<p>Monthly long-term disability benefit:</p> <ul style="list-style-type: none"> <li>▪ 60% of pre-disability earnings</li> <li>▪ 80% for catastrophic condition</li> </ul> <p>Long Term Disability benefit may be reduced by any earnings while disabled including workers' comp and social security. <b>Total benefit payable on a monthly basis will not exceed 100% of pre-disability earnings.</b></p>
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<b>Taxation of Benefit</b>	<ul style="list-style-type: none"> <li>• Non-work related benefits – fully taxable</li> <li>• Work-related benefits – non taxable</li> </ul>	<ul style="list-style-type: none"> <li>• Non-work related benefits – fully taxable</li> <li>• Work-related benefits – non taxable</li> </ul>																														
<b>Elimination Period</b>	<b>7 days</b> once claim is approved (may be waived for catastrophic or chronic condition)	Satisfy Short Term Disability seven-day elimination period and receive 125 work days of STD benefits.																														
<b>Benefit Duration</b>	125 paid work days	<p>Based on age when the disability occurs. Long Term Disability benefits are payable while you continue to meet the disability definition, up to the maximum eligibility. Maximum length:</p> <ul style="list-style-type: none"> <li>▪ Age 60-64: Five years from date disability benefit begins</li> <li>▪ Age 65-68: Until age 70</li> <li>▪ Age 69 or older: One year from the date disability benefit begins</li> </ul>																														