### Benefit Highlights

#### Novant Health, Inc.

**What is voluntary short term disability insurance?**  
Voluntary short term disability insurance pays you a portion of your earnings if you miss time at work because of a disabling illness or injury.

This highlight sheet is an overview of your voluntary short term disability insurance. Once a group policy is issued to your employer, a certificate of insurance will be available to explain your coverage in detail.

**What is disability?**  
Disability is defined in The Hartford’s contract with your employer. Due to accidental bodily injury, sickness, mental illness, substance abuse or pregnancy you are unable to perform the essential duties of your occupation, and as a result, you are earning 20% or less of your pre-disability weekly earnings or you are able to perform some, but not all, of the essential duties of your occupation and as a result, you are earning more than 20% but less than 80% of your pre-disability weekly earnings.

**Am I eligible?**  
You are eligible if you are an active employee who works at least 24 hours per week on a regularly scheduled basis.  
Earnings are as defined in The Hartford’s contract with your employer.

**How much coverage would I have?**  
You may purchase coverage that would pay you a benefit of 60% of your weekly earnings. The maximum voluntary short term disability insurance benefit you could receive is $1,500 per week.

**When can I enroll?**  
You can enroll within 31 days of the date you have a change in family status, or within 31 days of the completion of your eligibility waiting period as stated in your group policy.

**When is it effective?**  
Coverage goes into effect subject to the terms and conditions of the policy. You must be actively at work with your employer on the day your coverage takes effect.

**How long do I have to wait before I can receive my benefit?**  
- **Class 1:** Once you are approved for coverage, you will be eligible to collect your voluntary short term disability insurance benefit starting on the 30th day after your injury or 30th day of sickness. Your benefit could continue for up to 9 weeks.
- **Class 2:** Once you are approved for coverage, you will be eligible to collect your voluntary short term disability insurance benefit starting on the 15th day after your injury or 15th day of sickness. Your benefit could continue for up to 11 weeks.

**If I’m disabled, can the amount of my benefit be reduced?**  
Yes. As described on the following page, your weekly short-term benefit may be reduced by other income you receive.
Are there other limitations to enrollment?
The guaranteed issue amount is the amount of insurance that you may elect without providing evidence of insurability.

If this is the first time you are eligible to elect coverage, evidence of insurability is not required. If you did not elect coverage the first time it was offered to you, evidence of insurability is required to elect coverage.

If you do not enroll within 31 days of your first day of eligibility, you will be considered a late entrant. Typically, late entrants must show evidence of insurability and may be responsible for the cost of physical exams or other associated costs if they are required.

Important Details
The following is an overview of your voluntary short term disability insurance. Once a group policy is issued to your employer, a certificate of insurance will be available to explain your coverage in detail.

Exclusions:
You cannot receive voluntary short term disability insurance benefit payments for disabilities that are caused or contributed to by:

- war or act of war (declared or not)
- the commission of, or attempt to commit a felony
- an intentionally self-inflicted injury
- any case where your being engaged in an illegal occupation was a contributing cause to your disability
- sickness or injury for which workers’ compensation benefits are paid, or may be paid, if duly claimed
- any injury sustained as a result of doing any work for pay or profit for another employer

You must be under the regular care of a physician to receive benefits.

Pre-existing Conditions
- you have not received treatment for your condition for the length of time specified in the contract before the effective date of your insurance, or
- you have been insured under this insurance for the length of time specified in the contract before your disability starts, so you can receive benefits even if you're receiving treatment, or
- you have already satisfied the pre-existing condition requirement of your previous insurer.

Your benefit payments will be reduced by other income you receive or are eligible to receive due to your disability, such as:

- Social Security disability insurance (please see next section for exceptions)
- workers’ compensation
- other employer-based insurance coverage you may have
- unemployment benefits
- settlements or judgments for income loss
- retirement benefits that your employer fully or partially pays for (such as a pension plan)

Your benefit payments will not be reduced by certain kinds of other income, such as:

- retirement benefits if you were already receiving them before you became disabled
- retirement benefits you start to receive that are funded by your after-tax contributions
- your personal savings, investments, IRAs or Keoghs
- profit-sharing
- personal disability policies
- Social Security increases

This benefit highlights sheet is an overview of the voluntary short term disability insurance being offered and is provided for illustrative purposes only and is not a contract. It in no way changes or affects the policy as actually issued. Only the insurance policy issued to the policyholder (your employer) can fully describe all of the provisions, terms, conditions, limitations and exclusions of your insurance coverage. In the event of any difference between the benefit highlights sheet and the insurance policy, the terms of the insurance policy apply.