

The Prudential Insurance Company of America

New York Disability Benefits Law (DBL) For New York Employees of Simmons University

Effective January 1,2019

Eligibility and Effective Date of Coverage: All New York employees are eligible for coverage provided the employee has completed four or more consecutive weeks (25 days for part-time employees) of employment (not necessarily with the current employer).¹

Amount of Benefit: DBL benefits are paid at the rate of 50% of weekly earnings. The maximum benefit is \$170 per week. If an employee's average weekly wage is less than twenty dollars, the benefit shall be such average weekly wage. The amount of benefit payable for each day you are disabled is generally one-fifth of your weekly benefit (based on the actual number of days worked per week).

Maternity Benefits: Pregnancy related disabilities are treated as any other illness.

Deductible Sources of Income: The New York Disability Benefits Law determines any applicable deductible sources of income.

Benefit Duration: DBL benefits are payable for up to 26 weeks during any one period of disability.

Waiting Period: Benefits begin on the 8th day of Disability.

Cost to Employee: New York Disability Law benefits are being provided to you on a non-contributory basis. The entire cost of your coverage is being paid by your Employer.

Limitations: Benefits are not payable under the following conditions:

- The disability is caused by accident or sickness arising out of or in the course of employment.
- You are receiving unemployment benefits.
- The disability is due to the willful intention of you to self-inflict injury or disability resulting from perpetration of an illegal act.
- For any period during which you performed work for remuneration or profit.
- When the disability benefit plus any remuneration from your employer exceeds your regular weekly wage prior to the disability.
- For more than 26 weeks of disability during a period of 52 consecutive weeks.
- You are not under the care of a duly licensed physician, podiatrist, chiropractor, dentist or Case Nurse Manager acting within the scope of his/her practice.
- For any disability due to any act of war, declared or undeclared.
- For high school students while attending school.

Additional Information: This document provides a brief summary of your coverage under New York Disability Benefits Law. You may access the entire New York Disability Benefits Law on the New York State's Assembly website:

<http://public.leginfo.state.ny.us/menuf.cgi>

¹ Refer to Article 9 Disability Benefits of the Workers' Compensation Law for exemptions.

This policy provides disability income insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Insurance Department.

Short Term Disability Insurance is issued by The Prudential Insurance Company of America, 751 Broad Street, Newark, NJ 07102. This Short Term Disability Form is a summary of benefits and does not include all plan provisions, exclusions and limitations. If there is a discrepancy between this document and the group contract issued by The Prudential Insurance Company of America, the terms of the group contract will govern. Contract series: 83500, 112251.

