

Summary of Benefits

SIMMONS UNIVERSITY

Full Time Employees Working a Minimum of 35 Hours per Week With More Than One Year of Service

Short Term Disability

Issued by The Prudential Insurance Company of America

Effective: 7/1/2019

Short Term Disability

- 100% Employee Paid ■ Your weekly Short Term Disability benefit paid by your employer will be a percentage of your weekly pre-disability earnings based on the below chart, less deductible sources of income. Deductible sources of income may include benefits from statutory plans, unemployment income and salary continuation.

Date of Hire	Percent Up to 8 Weeks	Percent After 8 Weeks
On or After 7/1/2000	60%	60%
7/1/1999 to 6/30/2000	65%	60%
7/1/1998 to 6/30/1999	72%	60%
7/1/1997 to 6/30/1998	79%	60%
7/1/1996 to 6/30/1997	86%	60%
7/1/1995 to 6/30/1996	93%	60%
On or Before 6/30/1995	100%	60%

- If you meet the definition of disability, your employer will begin paying benefits on the 8th day following a non-occupational injury or the 8th day following a non-occupational sickness. The benefit duration is 25 weeks. You are considered disabled when, because of injury or sickness, you are under the regular care of the doctor, are unable to perform the material and substantial duties of your regular occupation and your disability results in a loss of weekly income of at least 20%.
- You are not covered for a disability caused by war or any act of war, declared or undeclared, an intentionally self-inflicted injury, active participation in a riot, and commission of a crime for which you have been convicted. Benefits are not payable for any period of incarceration as a result of a conviction.

Benefits, exclusions and provisions may vary by state. Refer to the plan booklet for details.

For your coverage to become effective, you must be actively at work on the effective date of the plan. If you apply for an amount that requires satisfactory evidence of insurability to The Prudential Insurance Company of America, you must be actively at work on the date of approval for the amount requiring satisfactory evidence of insurability.

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 Department of Financial Services.

North Carolina residents: THIS IS NOT A MEDICARE SUPPLEMENT PLAN. If you are eligible for Medicare, review the Guide to Health Insurance for People with Medicare, which is available from the company.

Group Short Term Disability coverage is administered by The Prudential Insurance Company of America, a Prudential Financial Company, Newark, NJ. Your employer will inform you of the plan details, including any exclusions, limitations and restrictions which may apply.

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