



Who is eligible?	All Full-Time Benefit Eligible Employees working at least 30 hours each week and Part-Time Benefit Eligible employees working 20-29 hours each week.
What is my weekly benefit amount?	If you meet the definition of disability, you could receive a weekly benefit equal to 60% of your weekly earnings, if hired prior to 7/1/2000 see 2nd page for weekly benefit amount.
How long do I have to wait to receive benefits?	The elimination period is the length of time you must be continuously disabled before you can receive benefits. If your disability is the result of a covered injury, you could begin receiving benefits after 7 business days. If your disability is the result of a covered sickness, you could receive benefits after 7 business days.
When would I be considered disabled?	You are disabled when Unum determines that, due to sickness or injury: You are limited from performing the material and substantial duties of your regular occupation;* and you have a 20% or more loss in weekly earnings due to the same sickness or injury.  -You must be under the regular care of a physician in order to be considered disabled. -*The loss of a professional or occupational license or certifications does not, in itself, constitute disability. -We may require you to be examined by a physician, other medical practitioner and/or vocational expert of our choice. Unum will pay for this examination. We can require an examination as often as it is reasonable to do so. We may also require you to be interviewed by an authorized Unum Representative.
How long will my benefits last?	As long as you continue to meet the definition of disability, you may receive benefits for 25 weeks (including elimination period).
When is my coverage effective?	Please see your plan administrator for your effective date.
What if I am out of work when the coverage goes into effect?	Insurance will be delayed if you are not in active employment because of an injury, sickness, temporary layoff, or leave of absence on the date that coverage would otherwise become effective.
Can my benefit be reduced?	<b>Your disability benefit may be reduced by deductible sources of income and any earnings you have while disabled.</b> Deductible sources of income may include such items as disability income or other amounts you receive or are entitled to receive under: workers' compensation or similar occupational benefit laws; state compulsory benefit laws; automobile liability and no fault insurance; legal judgments and settlements; certain retirement plans; other group or association disability programs or insurance; and amounts you or your family receive or are entitled to receive from Social Security or similar governmental programs.
What is not covered?	Benefits would not be paid for disabilities caused by, contributed to by, or resulting from:  <ul style="list-style-type: none"> <li>• War, declared or undeclared, or any act of war;</li> <li>• Active participation in a riot;</li> <li>• Intentionally self-inflicted injuries except as a result of illness or disease;</li> <li>• Loss of professional license, occupational license or certification;</li> <li>• Attempt to commit or commission of a crime for which you have been convicted;</li> <li>• Any period of disability during which are incarcerated;</li> <li>• Any occupational injury or sickness, however, disabilities due to occupational sicknesses or injuries for partners or sole proprietors who cannot be covered by a worker's compensation law or are not approved by a worker's compensation law (this will not apply to a partner or sole proprietor who cannot be covered by law under workers' compensation or any similar law);</li> </ul>
When does my coverage end?	Your coverage under the policy ends on the earliest of:  <ul style="list-style-type: none"> <li>• The date the policy or plan is cancelled;</li> <li>• The date you no longer are in an eligible group;</li> <li>• The date your eligible group is no longer covered;</li> <li>• The last day of the period for which you made any required contributions;</li> <li>• The last day you are in active employment except as provided under the covered layoff or leave of absence provision.</li> </ul>

You are considered in active employment, if on the day you apply for coverage, you are being paid regularly by your employer for the required minimum hours each week and you are performing the material and substantial duties of your regular occupation.

This information is not intended to be a complete description of the insurance coverage available. The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable. For complete details of coverage and availability, please refer to your policy or contact your Unum representative.

## SHORT-TERM DISABILITY (STD) COVERAGE AND INCOME PROTECTION

If you become seriously ill, injured, or disabled and are unable to work because of a serious health condition, you may be eligible to receive salary continuation payments.

The following is a summary of the Simmons Short-Term Disability Policy. In the event of any conflict between the summary below and the plan document, the plan document rules.

If you are a full-time employee and become seriously ill, injured, or disabled, and your health condition is expected to last more than seven consecutive days, but fewer than 26 weeks, you may be eligible to receive salary continuation payments while you recover. The amount you receive will depend on the length of your illness and your length of service. Generally, eligible employees hired **after** July 1, 2000, will receive 60% of their base pay during their extended illness, injury, or disability for up to 26 weeks. Employees hired **before** July 1, 2000 may be eligible to receive more than 60% of their base pay (depending upon their length of service) during the first eight weeks of their extended illness, injury, or disability.

Date of Hire		Percentage of Pay Up to 8 Weeks	Percentage of Pay After 8 Weeks
On/After	July 1, 2000	60%	60%
On/Between	July 1, 1999–June 30, 2000	65%	60%
On/Between	July 1, 1998– June 30, 1999	72%	60%
On/Between	July 1, 1997– June 30, 1998	79%	60%
On/Between	July 1, 1996– June 30, 1997	86%	60%
On/Between	July 1, 1995– June 30, 1996	93%	60%
On/Before	June 30, 1995	100%	60%

Employees may supplement this compensation with accrued sick time and or vacation time to bring their pay to 100%.

The process for determining length of time off for a disability will be determined by a third-party administrator, Unum. The first step is to submit necessary documentation provided to you by Simmons. Your physician will then submit your medical documentation directly to Unum, who will then advise Simmons as to how long you may remain out of work based on the medical documentation provided. All subsequent medical documentation from your physician will be sent directly to Unum.

If you are a Massachusetts employee you may be eligible for benefits under Massachusetts Paid Family Medical Leave (MA PFML) that may exceed the STD benefits. Please see the Benefits website for additional information.