

# Benefit Highlights

Please visit [www.rgabriel.com](http://www.rgabriel.com) [Client Resources] for a complete description of your short-term disability benefits.

## SHORT TERM DISABILITY PLAN

This short term disability plan provides financial protection by paying a portion of your income while you are disabled. The amount you receive is based on the amount you earned before your disability began. In some cases, you can receive disability payments even if you work while you are disabled. Benefits start after the elimination period.

<b>Program Date:</b>	January 1, 2014
<b>Contract Holder:</b>	GCC/IBT LOCAL 14-M HEALTH & WELFARE FUND
<b>Group Contract Number:</b>	G-33865-PA
<b>Covered Classes:</b>	All Employees who are covered by a collective bargaining agreement between the Employer and a union.
<b>Minimum Hours Requirement:</b>	Employees must be working at least 30 hours per week.
<b>Employment Waiting Period:</b>	<p>You may need to work for your Employer for a continuous period before you become eligible for the plan. The period must be agreed upon by your Employer and Prudential.</p> <p>Your Employer will let you know about this waiting period.</p>
<b>Elimination Period:</b>	<p>7 days for disability due to sickness. There is no elimination period for disability due to accident which begins while you are covered.</p> <p><b>Benefits begin the day after the Elimination Period is completed.</b></p>
<b>Weekly Benefit:</b>	<p>55% of your weekly earnings, but not more than the Maximum Weekly Benefit.</p> <p>Your benefit may be reduced by deductible sources of income and disability earnings. Some disabilities may not be covered under this plan.</p>
<b>Maximum Weekly Benefit:</b>	\$470.00.
<b>Maximum Period of Benefits:</b>	26 weeks of benefits.
<b>Cost of Coverage:</b>	The short term disability plan is provided to you on a non-contributory basis. The entire cost of your coverage under the plan is being paid by your Employer.

The above items are only highlights of your coverage. For a full description please read this entire Group Insurance Certificate.