“Base-Plan” Short-Term Disability

- Your work history from the prior month determines your eligibility for the current month
- You must have a minimum of 7 total starts in the prior month, with at least 1 of those starts as an engineer
- **Paid for by the railroad provided you meet the eligibility requirements**
- Covers on and off the job disabilities from injury or illness
- Pays a $300 weekly benefit
- Pays after a 21 day waiting period
- Pays for up to 52 weeks

“Enhanced-Plan” Short-Term Disability

- Participation in the Enhanced-Plan is voluntary
- **Pays an additional $102 weekly benefit** for a total combined weekly benefit of $402 ($1,742 monthly)
- In order to remain eligible for the Enhanced-Plan coverage, you must maintain your Base-Plan coverage eligibility
- Covers on and off the job disabilities from injury or illness
- Pays after a 21 day waiting period
- Pays for up to 52 weeks

**“Enhanced-Plan” Short-Term Disability Monthly Premium**

<table>
<thead>
<tr>
<th>Monthly Premium</th>
<th>$20.00</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cost for Enhanced Benefit</td>
<td></td>
</tr>
</tbody>
</table>

**IMPORTANT NOTE:**
This is a summary of benefits and makes no guarantee or warranty on the processing of claims. To obtain a copy of the Group Basic Short Term Disability Income Insurance Certificate and/or the Group Insurance Policy, please contact Cornerstone at 224-848-4941 or blet-stdclaim@uniondisability.com. It is the responsibility of the member to read and understand all policy documents.

**Next Enrollment Opportunity:** 7/1/2020