

Short Term Disability

ROBINS & MORTON

PLAN DESIGN: The amount you receive is based on the base salary you earned when your disability began. This benefit is self-administered and fully paid by Robins & Morton. Short Term Disability Insurance pays 100% of your base salary for days 6–90 of your disability.

ELIGIBILITY: Please refer to the guidelines posted on my.robinsmorton.com. This benefit pays a maximum of 90 days in a rolling 12 month period.

To start a Short Term Disability claim:

- Contact your manager and your HR team
- Complete the application
- Make sure to include your doctor in the conversation
- In order to return to work, we will need a signed doctor's release

Long Term Disability



PLAN DESIGN: Robins & Morton offers Long Term Disability coverage at no cost to team members to help prevent this financial burden if you become disabled. If you suffer a covered disability while insured by this plan, you will receive monetary benefits designed to help you maintain your normal lifestyle. This program covers disabling injuries or sicknesses that last beyond the 90 day elimination period. This plan pays a benefit up to 60% of your monthly covered earnings—to a maximum of \$15,000 per month. Robins & Morton is happy to pay 100% of the premiums for this benefit.

TEAM MEMBER PAID: If Robins & Morton pays the premiums, any benefits you receive from the plan are taxable. Due to this, some team members elect to pay the premium themselves. If you elect to pay for Long Term Disability yourself, the cost of the insurance program is \$0.424 per \$100 of monthly earnings, and any benefit received would not be taxable.

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