



Monogram Management Services, Inc. provides  
this valuable benefit at no cost to you.

All Full-Time Salaried Key Employees

## Short-Term Disability Insurance

### Protect your paycheck when you can't work.

Many medical conditions can keep you out of work. Short-term disability insurance helps you meet your financial obligations while you're recovering from an injury, illness, surgery, or childbirth.

#### AT A GLANCE:

- A cash benefit of 70% of your weekly salary (up to \$1,500) when you are out of work for up to 26 weeks due to injury, illness, surgery, or recovery from childbirth
- A partial cash benefit if you can only do part of your job or work part time
- A prompt, responsive claims process

#### ADDITIONAL DETAILS

**Elimination Period:** Benefits are payable after a period of 14 calendar days due to injury or sickness.

For complete benefit descriptions, limitations, and exclusions, refer to the certificate of coverage.

This is not intended as a complete description of the insurance coverage offered. Controlling provisions are provided in the policy, and this summary does not modify those provisions or the insurance in any way. This is not a binding contract. A certificate of coverage will be made available to you that describes the benefits in greater detail. Refer to your certificate for your maximum benefit amounts. Should there be a difference between this summary and the policy, the policy will govern.

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Employer Paid Short-Term Disability Insurance At-A-Glance