

PTS Services
Company Sponsored Life/AD&D and Disability Coverage
Effective 02/01/2022



Short-Term Disability

BENEFITS	
Flat Benefit Amount	60% of Earnings up to \$2,000 Weekly Max Benefit
Accident Benefits Begin	8th Day
Sickness Benefits Begin	8th Day
Benefit Duration	12 Weeks
Pre-Existing Condition Limitation	No Limitation
Maternity Leave Coverage	Covered
Residual Disability	Yes
Employee Semi-Monthly Payroll Deduction	\$0.00 / 100% Employer Paid

Long-Term Disability

BENEFITS	
Percentage Of Income	60% of Earnings up to \$5,000 Monthly Max
Elimination Period - Waiting Period	90 Days
Benefit Duration	Up to 5 Years
Own Occupation	2 Years
Pre-Existing Condition Limitation	3 Month Lookback / 12 Month Wait
Salary Continuation	Benefit Offsets with Earnings
Mental Health Conditions	24 Month Benefit Limit
Coverage for Work Related Disabilities	Yes
Employee Semi-Monthly Payroll Deduction	\$0.00 / 100% Employer Paid

Term Life/AD&D

BENEFITS	
Death	Proceeds to Beneficiary \$50,000
Accidental Death	\$50,000
Bodily Injury, Loss of Limbs or Sight	Proceeds to Insured up to \$50,000
Terminal Illness	up to \$50,000
Waiver of Premium	Yes
Employee Semi-Monthly Payroll Deduction	\$0.00 / 100% Employer Paid