

Income Protection Benefits

Short-Term Disability Benefits

Full-time regular employees are eligible for core short-term disability (STD) insurance after 30 days of employment. STD benefits provide income to a member while off work due to a non-work-related illness or injury. You will not receive STD coverage if you are receiving workers' compensation benefits for your disability. If you qualify, after a seven-day waiting period, the plan pays a weekly maximum benefit for up to 25 weeks from the disabling event. Your STD core benefits are based on your job classification and years of service, as listed below:

Job Classification	Core Benefit < 5 Years Service	Core Benefit 5+ Years Service
Driver, Mechanic or Warehouse	\$200 per week	\$200 per week
Exempt or Hourly Administrative	75% of weekly wages	100% of weekly wages

Employees in CA, CO, CT, DE, HI, MA, MN, NJ, NY, OR, RI and WA who are out for their own medical condition have a state benefit available that may be supplemented with Ruan's disability plan.

Supplemental STD

Drivers, mechanics and warehouse workers may purchase additional coverage equaling 60 percent of your annual benefits salary (ABS), minus the core benefit, up to a maximum total benefit of \$2,300 per week. Your ABS is equal to one times your annual wages, rounded up to the nearest \$1,000. Newly hired/re-hired drivers will have a beginning ABS of \$52,000 for the remainder of the calendar year; the ABS will be adjusted their first January to reflect prior year's wages or \$52,000, whichever is greater.

In no event will your total disability benefit, when combined with all other sources named in the insurance certificate (including Social Security and state-provided benefits), be more than 60 percent of your basic weekly pay up to the maximum. While the core benefit is subject to state and federal income taxes, supplemental premiums are deducted after tax. Therefore, any supplemental STD income will not be taxed.

Long-Term Disability Benefits

Ruan provides free core long-term disability (LTD) benefits for regular full-time employees after 30 days of employment. If you exhaust your STD benefits, you may be eligible to receive LTD benefits with approval from the insurance carrier. LTD benefits begin after 26 weeks of continuous disability or injury and provide 50 percent of your basic monthly pay up to a maximum of \$10,000 per month. If approved, your long-term disability benefit will be considered income and, therefore, be subject to state and/or federal taxes. Pre-existing condition exclusions apply.

Supplemental LTD

Employees in all job classifications have the option to add to the company-provided LTD benefits by purchasing an additional 10 percent LTD benefit, raising the total to 60 percent of your annual benefits salary. In no event will your total disability benefit, when combined with all other sources named in the certificate (including Social Security benefits), be more than 60 percent of your basic monthly pay up to the maximum. While the core benefit is subject to state and federal income taxes, supplemental coverage premiums are deducted after tax. Therefore, any supplemental LTD income will not be taxed.

During your initial enrollment period as a new hire, you may elect supplemental LTD coverage without medical underwriting or Evidence of Insurability. However, any new LTD elections made at a later date will be subject to medical underwriting and must be approved by the insurance carrier before coverage can begin.