

Disability Insurance

Administered by Prudential

Short-Term Disability

Regular full-time employees, with under 10 years of service, may purchase short term disability income benefits. When you enroll in this benefit, you pay the full cost of the coverage through semi-monthly payroll deductions. In the event you become disabled from a non-work related injury or sickness, disability income (non-taxable) benefits are provided as a source of income for the first 12 weeks of disability. If you have had 10 or more years of service with Preferred Pump, Short Term Disability is provided to you (at no cost). This no cost benefit, if paid due to disability, will be taxable income. Depending on where you live, you may be eligible for state disability insurance and/or Some states offer state disability programs you may be eligible for.

Plan Features	Plan Benefit
Group STD Benefit	60% of your weekly income
Maximum Weekly Benefit	\$1,000
Benefits Begin (Accident / Illness)	8th Day / 8th Day
Duration of Benefits	12 Weeks

If you are between the ages:	Your cost per \$10 of Weekly Benefit
Under 39	\$0.31
40-44	\$0.36
45-49	\$0.42
50-54	\$0.54
55-59	\$0.67
60-64	\$0.77
65 & Over	\$0.77

Long-Term Disability

Preferred Pump provides regular full-time employees with long term disability income benefits, and pays the full cost of this coverage. In the event you become disabled due to an injury or sickness, disability income benefits are provided as a source of income.

Plan Features	Plan Benefit
Group LTD Benefit	60% of your monthly income
Maximum Monthly Benefit	\$5,000 per month
Benefits Begin	91st day
Duration of Benefits	Per plan guidelines

Disability Calculator

Disability Insurance replaces a portion of your income, helping to alleviate financial stress of paying for day-to-day expenses while you're recovering. Find out how much coverage you may need by scanning the QR code or visiting www.prudential.com/EZDisabilityNeeds

