



Oldcastle, Inc. Short term Disability Insurance Plan Highlights

Who is eligible?	You may be eligible for short term disability coverage if you are a full time active employee in the United States working a minimum of 30 hours per week, unless you are represented by a union who does not participate in the national STD program as part of a collected bargaining agreement for different STD benefits.
Who pays for the coverage?	Oldcastle, Inc.
What is my weekly benefit amount?	If you meet the definition of disability, you could receive a weekly benefit equal to 60% of your base weekly earnings, to a maximum of \$2,000 per week (subject to taxes).
How do I report a disability claim?	Telephonically 1-866-215-1720 or online at www.unum.com .
How long do I have to wait to receive benefits?	The elimination period is the length of time you must be continuously disabled before you can receive benefits. If your disability is the result of a covered injury or sickness, you could begin receiving benefits after 7 days.
When would I be considered disabled?	<p>You are disabled when Unum determines that, due to sickness or injury:</p> <ul style="list-style-type: none"> • You are unable to perform any of the material and substantial duties of your regular occupation; and • You are not working for any employer. <p>You must be under the regular care of a physician in order to be considered disabled.</p>
How long will my benefits last?	As long as you continue to meet the definition of disability, you may receive benefits for up to 26 weeks.
When is my coverage effective?	Your effective date for the new Short Term Disability Plan will be July 1, 2015. If you are disabled and receiving Short Term Disability benefits from a plan prior to July 1, 2015, you will continue to be covered under the prior plan.
How are my benefits calculated?	<p>For Salaried employees, your benefit calculation is determined by looking at your gross weekly income in effect as of October 1st of the prior year.</p> <p>For Hourly employees, your benefit calculation is determined using your hourly rate of pay as of October 1st of the prior year multiplied by 2080 hours and then divided by 52 weeks.</p> <p>For Commissioned employees your gross weekly income from your Employer in effect as of October 1st of the prior calendar year just prior to your date of disability. It is calculated as the sum of your annual base salary (if applicable) as of October 1st and income actually received from commissions for the period of October 1st through September 30th of the prior calendar year divided by 52 weeks.</p>



Am I eligible for benefits under the STD plan if I am on a temporary layoff or approved leave of absence?	If you are absent and remain in an active status due to temporary layoff or approved leave of absence, coverage is continued for up to six months from the date the layoff or leave of absence begins.
Can my benefit be reduced?	Your disability benefit may be reduced by deductible sources of income as defined within the STD plan.
What if I work in NY, NJ, and HI?	If you work in any of these states your STD benefit will be coordinated with the State Disability benefit. If you work in California or Rhode Island, your STD benefit will be reduced by the amount you are eligible to receive for State Disability within these 2 states.
Can I receive rehabilitation and return-to-work services?	If you are deemed eligible and are participating in the program, Unum will pay an additional benefit of 10% of your gross disability payment, to a maximum of \$250 per week.
How will payment for benefits be received?	Unum will be issuing your weekly STD benefit check. You will be responsible for your payment of your Health and Welfare deductions.
Are my benefits taxed?	Since your employer is paying your premiums, your benefits will be taxed.
What is not covered?	Benefits would not be paid for disabilities caused by, contributed to by, or resulting from: <ul style="list-style-type: none"> • War, declared or undeclared or any act of war; • Active participation in a riot; • Intentionally self-inflicted injuries; • Loss of professional license, occupational license or certification; • Attempted or commission of a crime; • Any period of disability during which are incarcerated; • Any occupational injury or sickness (this will not apply to a partner or sole proprietor who cannot be covered by law under workers' compensation or any similar law)
When does my coverage end?	Your coverage under the policy ends on the earliest of: <ul style="list-style-type: none"> • The date the policy or plan is cancelled; • The date you no longer are in an eligible group; • The date your eligible group is no longer covered; • The last day of the period for which you made any required contributions; • The last day you are in active employment except as provided under the covered layoff or leave of absence provision. <p>Unum will provide coverage for a payable claim which occurs while you are covered under the policy or plan.</p>

What if I am not working when the coverage goes into effect on July 1st, 2015?

Insurance will be delayed if you are not in active employment status because of an injury, sickness, or leave of absence on the date that coverage would otherwise become effective.

You are considered in active employment, if on the day you apply for coverage, you are being paid regularly by your employer for the required minimum hours each week and you are performing the material and substantial duties of your regular occupation.

This information is not intended to be a complete description of the insurance coverage available. The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable. For complete details of coverage and availability, please refer to the Short Term Disability Summary Plan Description located at <https://www.benefitsolver.com>.

Underwritten by Unum Life Insurance Company of America, Portland, Maine

© 2015 Unum Group. All rights reserved. Unum is a registered trademark and marketing brand of Unum Group and its insuring subsidiaries.

FOR EMPLOYEES