

National Seating and Mobility, Inc.

Short term disability

Estimated weekly benefit & bi-weekly deduction amount

End of rate guarantee period: 12/31/2023

To determine your estimated weekly benefit amount, multiply your weekly earnings by your benefit percentage. See your benefit summary for the definition of earnings.

Weekly earnings: \$ _____
If your weekly earnings are greater than \$2,083 then use \$2,083 as your earnings.

X Benefit percentage: 0.60

= Estimated weekly benefit amount: \$ _____

To determine your estimated bi-weekly deduction, multiply your estimated weekly benefit amount by your age rate in the box at the right.

Age	Bi-Weekly rate
Age 24 & Under	0.0290769
25-29	0.0313846
30-34	0.0281538
35-39	0.0240000
40-44	0.0267692
45-49	0.0253846
50-54	0.0313846
55-59	0.0415385
60-64	0.0516923
65-69	0.0549231
70+	0.0549231

Estimated weekly benefit amount: \$ _____

X Age rate: \$ _____

X Employee Contribution Percent: 100%

= Employee's estimated bi-weekly deduction: \$ _____

Example

Age 30; weekly earnings: \$1,000; age rate is 0.0281538; Employee Contribution: 100%

Estimated weekly benefit amount : $\$1,000.00 \times 0.60 = \600.00

Employee's estimated bi-weekly deduction : $\$600.00 \times 0.0281538 \times 1.00 = \16.89



If your age changes to a different rate band during the guarantee period, your deduction amount will change to reflect the new rate band effective on the next policy anniversary date.

This is a general statement of Short Term Disability insurance underwritten by Principal Life Insurance Company. It is not an insurance contract and does not contain all of the qualifications and restrictions of the coverage being offered to you. If any provision presented here is found to be in conflict with federal or state law, that provision will be applied to comply with federal or state law. The group policy determines all rights, benefits, exclusions and limitations of the insurance described here. For more details about the coverage, refer to the policy that will be issued to each member.