

Group Short Term Disability Insurance

Revasum, Inc.

Eligibility: All Eligible Employees Working 30 Hours per Week

Earnings Definition: Base Salary

See your benefit certificate for specific plan details, eligibility definitions, limitations, and exclusions.

Group short term disability benefit amount: 70% of weekly earnings to a maximum weekly benefit of \$2,900. The minimum benefit is \$50.

How benefits are paid

Payments begin for disabilities resulting from accidents and illnesses as follows:

8th day for accident, 8th day for illness

The maximum benefit period determines how long benefits will be paid. The maximum benefit period is 25 weeks.

Partial disability benefits

If you are able to return to work part-time, you may still receive a portion of your short term disability benefit to help fill the gap in your income.

Maternity benefit

Short term disability benefits for pregnancy are provided the same as for a disability caused by an illness.

Resource Advisor

This value-added support program gives you and your family access to work/life resources, at no additional cost to you, including: face-to-face visits with a counselor or online visits via LiveHealth Online; identity monitoring and identity theft victim recovery services; legal and financial consultations; toll-free, 24/7 phone counseling from anywhere in the United States; and unlimited access to Resource Advisor online resources at www.resourceadvisorca.anthem.com, program name "ResourceAdvisor". To access Resource Advisor call (888) 209-7840.

This is not a contract. It is a partial listing of benefits and services that is dependent on the Plan Options chosen. This benefit overview is only one piece of your entire enrollment package. All benefits and services are subject to the conditions, limitations, exclusions and provisions listed in the contract documents: the Certificate, Policy, and/or Trust Agreement for this product. In the event of a conflict between the contract documents and this benefits description, the contract documents will prevail. If you have any questions, please contact your Human Resources/Benefits manager.

Exclusions and limitations are listed in detail in the certificate, policy or trust agreement that applies to this product.

The Value Added additional services are not a part of the certificate, policy or trust agreement and do not modify any insured benefits. The Value Added additional services are provided based on negotiated agreements between the insurance company and certain service providers. Although the insurance company endeavors to make these services available to all policyholders and certificateholders as described, modifications to our agreements with service providers may require that services be periodically modified or terminated. Such modification or termination of services may be made based on cost to the insurer, availability of services, or other business reasons at the discretion of the insurer or service providers.

For group effective dates of 1/1/2017 and later, Life and Disability products underwritten by Anthem Blue Cross Life and Health Insurance Company For group effective of 12/31/2016 or earlier, Life products underwritten by Anthem Blue Cross Life and Health Insurance Company and Disability products underwritten by Anthem Life Insurance Company. Independent licensees of the Blue Cross Association. ANTHEM is a registered trademark of Anthem Insurance Companies, Inc. The Blue Cross name and symbol are registered marks of the Blue Cross Association.