

# SHORT TERM DISABILITY HIGHLIGHTS



## THE LUBRIZOL CORPORATION

A disability can happen to anyone. Short term disability helps protect your income if you're unable to work for a period of time after injury, sickness, mental illness, treatment for substance misuse or pregnancy.

## COVERAGE INFORMATION

BENEFIT PERCENTAGE	BENEFIT DURATION	SHORT TERM DISABILITY PAY STARTS
100%	26 weeks (1 week waiting period, 25 weeks paid)	On the 8 <sup>th</sup> calendar day of a medical absence (i.e., after the 1 week waiting period)

## ASKED & ANSWERED

### WHO IS ELIGIBLE?

You are eligible for short term disability if you are an active employee who works at least 20 hours per week or an employee who is participating in a Phased-In Retirement Program.

### WHEN CAN I ENROLL?

Lubrizol will automatically enroll you in the short term disability program at no cost to you.

### WHEN DOES THIS COVERAGE BEGIN?

The effective date of the short term disability program is January 1, 2020. For employees hired after January 1, 2020, coverage will be effective on your date of hire. You must be actively at work with Lubrizol on the day your coverage takes effect, otherwise coverage is delayed until to report to work.

### WHEN DOES THIS COVERAGE END?

This coverage will end when you no longer satisfy the applicable eligibility conditions, you leave Lubrizol, or the coverage is no longer offered.

### WHAT DOES IT MEAN TO BE DISABLED?

Our short term disability leave administrator certifies that, due to injury, sickness, mental illness, treatment for substance abuse or pregnancy you are unable to perform the essential duties of your occupation, and as a result, you are unable to work.

### WHO DO I CONTACT TO INITIATE A SHORT TERM DISABILITY CLAIM?

The Hartford administers short term disability for Lubrizol. Contact The Hartford at 1-866-712-3510 to initiate a claim 30 days ahead of a known medical absence or as soon as possible for emergency medical absences.

### HOW MUCH INCOME REPLACEMENT DOES SHORT TERM DISABILITY PROVIDE?

If approved for short term disability, and after satisfying the one week waiting period, you will receive 100% of your pre-disability earnings for up to 25 weeks, paid by Lubrizol. Pre-disability earnings represent your regular monthly rate of pay, not including commissions, bonuses, overtime pay or any other extra compensation. Offsets may apply as documented.

### WHO DO I CONTACT AT LUBRIZOL REGARDING THE SHORT TERM DISABILITY PROCESS?

Please contact the leave management team at [leavemanagement@lubrizol.com](mailto:leavemanagement@lubrizol.com) or at 440-347-7001.

## EXCLUSIONS & OFFSETS

This coverage includes certain limitations and exclusions. The short term disability summary document details all provisions, limitations, and exclusions for this coverage. A copy of the short term disability summary document can be obtained at [benefits.lubrizol.com](https://benefits.lubrizol.com).

### GENERAL EXCLUSIONS

- You must be under the regular care of a physician to receive benefits.
- You cannot receive disability benefit payments for disabilities that are caused or contributed to by:
  - War or act of war (declared or not)
  - The commission of, or attempt to commit a felony
  - An intentionally self-inflicted injury
  - Your being engaged in an illegal occupation
  - Sickness or injury sustained as a result of doing any work for pay or profit for another employer, including self-employment

### OFFSETS

- Your benefit payments will be reduced by other income you receive or are eligible to receive due to your disability, such as:
  - Social Security disability insurance (please see next section for exceptions)
  - Other employer-based insurance coverage you may have
  - Workers' Compensation benefits
  - Wage replacement benefits
  - Unemployment benefits
  - Settlements or judgments for income loss
  - Retirement benefits that your employer fully or partially pays for (such as a pension plan)
- Your benefit payments will not be reduced by certain kinds of other income, such as:
  - Retirement benefits if you were already receiving them before you became disabled
  - Most personal disability policies
  - Social Security cost-of-living increases
  - Retirement benefits that are funded by your after-tax contributions your personal savings, investments, IRAs or Keoghs profit-sharing.