

# Short-term Disability Coverage

## **TORAY INDUSTRIES (AMERICA), INC.**

Short-term Disability coverage replaces part of your income if you are unable to work due to childbirth, illness, or injury to help cover your day-to-day living expenses, creating stability in an unstable time.

### **Short-term Disability Coverage.**

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Your Company provides Short-term Disability coverage to all eligible employees that can help provide financial support and stability if you are unable to work due to an illness or injury at no cost to you. You must be actively at work with your employer on the day your coverage takes effect.

### **Short-term Disability coverage options.**

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You can receive a weekly cash benefit that replaces 60% of your Total Weekly Earnings, up to \$2,308. Benefits begin as soon as 7 days from the date you are unable to work due to an injury and 7 days due to an illness and may pay up to 26 weeks.

### **Will you need to answer medical questions?**

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You will be automatically enrolled in this coverage without needing to answer any medical questions.

## Map your route to financial wellness.

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Short-term Disability coverage can help replace lost wages and ensure mortgage, rent or groceries are paid, providing a comforting source of income and support while you are unable to work.

## Here's how you and your family can benefit from coverage if something happens to you:

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### **Married with kids, lots of expenses**

Helps replace income so your family can stay on track financially if you're unable to work.

### **Single parent, multiple responsibilities**

Provides steady income to help support your children while you recover.

### **Dual income, no kids**

Covers your share of the bills if you're temporarily out of work.

### **Growing children, aging parents**

Supports your family and caregiving duties while you focus on healing.

### **Single and carefree**

Covers rent, bills, and lifestyle costs so you don't have to rely on savings.

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This Benefit Highlights document explains the general purpose of the short term disability coverage being offered and is provided for illustrative purposes only and is not a contract. In the event of a discrepancy between this document and the coverage summary plan document, the terms of the coverage summary plan document apply. Benefits are subject to state availability. Plan terms and conditions vary by state.