



OneBeacon Insurance

Summary of Benefits for Short Term Disability Insurance Effective 1/1/11

ELIGIBILITY:	All full-time employees working a minimum of 30 regularly scheduled hours per week.
WAITING PERIOD FOR NEW EMPLOYEES:	You are eligible on your date of hire.
WEEKLY BENEFIT:	66.67 % of base salary for up to 25 weeks of medically approved disability. Benefits may be reduced by other income benefits received, such as California, New Jersey and New York State Disability and Workers' Compensation.
ELIMINATION PERIOD:	7 consecutive calendar days for Injury or Sickness.
DEFINITION OF DISABILITY:	As a result of Injury or Sickness unable to perform the duties of your own occupation.
PARTIAL DISABILITY BENEFITS:	Partial disability benefits can be payable if your earnings are between 20% and 80% of your pre-disability earnings.
SUCCESSIVE DISABILITY:	<p>If you return to work for fewer than 15 consecutive days and are disabled again for the same or related cause, benefits can resume immediately.</p> <p>If you return to work for fewer than 15 consecutive days and are disabled again for a different reason, the Elimination Period will apply.</p> <p>If you return to work for 15 consecutive days or more, the Elimination Period will apply.</p>

The above information provides highlights of your plan. It does not and is not intended to cover the program in detail. Additional information can be found at www.onebeaconbenefits.com. If a conflict exists between a statement in this document and any provision in the policy, the policy will govern.