



# Frequently asked benefit questions for Safelite employees

Please take some time to review this information as it could help clarify details about the benefits program for you. Short Term Disability Insurance is administered by AbsenceOne. Life Insurance, Accidental Death & Dismemberment Insurance, and Long Term Disability Insurance coverages are issued by **The Prudential Insurance Company of America (Prudential)**.

## → Life insurance for you administered by Prudential

### How much employee life insurance can I enroll for under the Employee Supplemental Plan?

Coverage is available from 1 times your covered earnings to 5 times your covered earnings up to a maximum of \$1,500,000.

### Is medical evidence of insurability required to enroll or increase my Employee Supplemental Life coverage?

- If you're a new hire, you may enroll for a maximum of the lesser of 3 times your covered earnings and \$1,500,000 without providing any medical evidence of insurability. You may apply for higher coverage amounts up to the maximum of \$1,500,000 or five times your annual base salary by providing medical evidence of insurability.
- If you have a qualifying life event, you may enroll for or increase Supplemental Life coverage for up to a maximum of the lesser of 3 times your covered earnings and \$1,500,000 without providing medical evidence of insurability.
- If you're enrolling for the first time and your 31-day new hire period has passed, medical evidence of insurability is required for any amount elected.
- You must be actively at work on the date your coverage becomes effective.

### Will I have to pay the premium if I'm totally disabled?

You may be eligible to have your Basic, Supplemental, Spouse, and Child(ren) Life insurance premiums waived until you reach age 65 or recover from your disability, whichever is sooner, should you become unable to work due to total disability. Total disability or totally disabled means your inability to do your job and any other job for which you are fit by education, training or experience, due to injury or sickness. The total disability must begin before age 60, and your waiver will begin after you have satisfied a six-month waiting period of continuous disability.

### Can I take my coverage with me if I leave Safelite?

Conversion and Portability are both options that are available for continuing coverage. You have 31 days from your termination date to port or convert your coverage and pay the first premium. Once coverage is ported or converted, it will be handled under a separate plan. As a result, the premium payments may not be the same. At the time your coverage ends, The Prudential Insurance Company of America (Prudential) will provide a packet detailing available options along with details about pricing.

## → Life insurance for spouse administered by Prudential

### Can I get coverage for a spouse?

- Yes. You can enroll your spouse for coverage under the Safelite Supplemental Life Plan.
- Coverage is available for your spouse for either \$10,000 or \$20,000.

### Is medical evidence of insurability required for supplemental spouse life insurance coverage?

- If you're a new hire, your spouse may enroll up to \$20,000 without providing medical evidence of insurability.
- If you have a qualifying life event, your spouse may enroll or increase coverage without providing medical evidence of insurability.
- If you're enrolling for the first time and your 31-day new hire period has passed, medical evidence of insurability is required for any amount elected.
- You must be actively at work on the date your coverage becomes effective.

### Can I take this coverage with me if I leave Safelite?

Conversion and Portability are both options that are available for continuing coverage. You have 31 days from your termination date to port or convert the coverage and pay the first premium. Once coverage is ported or converted, it will be handled under a separate plan. As a result, the premium payments may not be the same. At the time your coverage ends, The Prudential Insurance Company of America (Prudential) will provide a packet detailing available options along with details about pricing.

## → Life insurance for a child(ren) administered by Prudential

### Can I get coverage for a child(ren)?

- Yes. You can enroll your child(ren) for coverage under the Safelite Supplemental Life Plan.
- Coverage is available for your child(ren) for either \$5,000 or \$10,000.
- You can cover all your eligible children for one premium amount.

### Is there an age limit for child(ren) supplemental life insurance coverage?

Children are eligible for coverage from live birth to 26 years old.

### Is medical evidence of insurability required for Supplemental Child(ren) Insurance coverage?

- No. Medical evidence of insurability is not required for child(ren) coverage.
- You must be actively at work on the date their coverage becomes effective.

### Can I take this coverage with me if I leave Safelite?

Conversion and Portability are both options that are available for continuing coverage. You have 31 days from your termination date to port or convert the coverage and pay the first premium. Once coverage is ported or converted, it will be handled under a separate plan. As a result, the premium payments may not be the same. At the time your coverage ends, The Prudential Insurance Company of America (Prudential) will provide a packet detailing available options along with details about pricing.

## → Short Term Disability Insurance benefits administered by **AbsenceOne**<sup>®</sup>

### **How do I apply for coverage?**

You do not need to apply; you are automatically enrolled when you have completed the required new hire waiting period.

### **How do I pay for coverage?**

Coverage is paid for by Safelite.

### **How is disability defined under this plan?**

You are considered disabled when, because of non-occupational injury or non-occupational sickness, you are under the regular care of a doctor, are unable to perform the material and substantial duties of your regular occupation, and your disability results in a loss of weekly income of at least 20%.

### **What is the maximum weekly benefit amount I can receive under the Short Term Disability Plan?**

Under the Short Term Disability Plan, you're eligible for up to 60% of your weekly pre-disability earnings to a maximum weekly benefit amount of \$4,700, less deductible sources of income. Deductible sources of income may include benefits from statutory plans like NJ TDB or NY DBL, unemployment income, and salary continuation.

### **When do benefits begin and how long do they continue?**

- Benefits begin on the 8th day following a non-occupational injury or a non-occupational sickness.
- The maximum duration is 26 weeks.

### **What if my disability is related to pregnancy?**

Pregnancy is treated the same as any other disability and will continue for as long as the definition of disability is met. You may be eligible for other company-paid benefits during your recovery period. Your AbsenceOne claims administrator will provide additional details.

### **Can I receive benefits if I return to work part time?**

Yes, as long as you meet the definition of disability, following a non-occupational injury or non-occupational sickness, you are under the regular care of the doctor, are unable to perform the material and substantial duties of your regular occupation, and your disability results in a loss of weekly income of at least 20%, less deductible sources of income. Deductible sources of income may include benefits from statutory plans like NJ TDB or NY DBL, unemployment income, and salary continuation.

### **Are there any exclusions to my coverage?**

Yes, the disability plan does not cover any disabilities caused by, contributed to by, or resulting from:

- Intentionally self-inflicted injuries (underlying mental health condition could be covered).
- Active participation in a riot.
- Commission of a crime for which the Employee has been convicted under state or federal law.
- Disability due to war (declared or undeclared) or any act of war.
- Occupational sickness or injury or any disabilities which begin at the same time or after your occupational sickness or injury (Workers' Compensation), unless Workers' Compensation is denied for compensability.
- Elective/cosmetic surgery unless complications arise.

## → Long Term Disability Insurance Benefits administered by Prudential

### How do I apply for coverage?

Coverage can be elected as a new hire without providing medical evidence of insurability. If electing coverage after the initial eligibility period, medical evidence of insurability is required.

### How do I pay for coverage?

Coverage is paid for by Safelite and you—shared cost.

### How is disability defined under this plan?

You are considered disabled when, because of injury or sickness, you are under the regular care of a doctor, you are unable to perform the material and substantial duties of your regular occupation, and your disability results in a loss of income of at least 20%.

### What is the maximum monthly benefit amount I can receive under the Long Term Disability Plan and how long will that last if I remain on disability?

Your monthly Long Term Disability benefit will be 60% of your monthly pre-disability earnings, up to the maximum of \$20,000, less deductible sources of income. The minimum monthly benefit is the greater of \$100 or 10% of your gross monthly benefit. The benefit will continue up to your Social Security Normal Retirement Age (SSNRA). If you're age 65 or older, it will continue based on an age-based schedule.

### If I became disabled, when would I start receiving Long Term Disability payments?

If you meet the definition of disability, your benefits will begin the later of: end of Short Term Disability maximum benefit or 180 days following an accidental injury or sickness. The benefit duration is up to your SSNRA. However, if you become disabled on or after age 65 benefits are payable according to an age-based schedule. Refer to the Booklet-Certificate for details.

### Does the Long Term Disability Plan include a pre-existing exclusion?

- Yes. There's a pre-existing exclusion included on the Long Term Disability Plan.
- A pre-existing condition is not payable under the plan if both of the following are true:
  - Your disability begins within 12 months of the date your coverage under the plan becomes effective.
  - You received medical treatment, consultation, care, or services including diagnostic measures, or took prescribed drugs or medicines, or followed a treatment recommendation, or you had symptoms for which a prudent person would have consulted a health care provider in the three months just prior to your effective date of coverage or the date an increase in benefits would otherwise be available.

### Can I receive benefits if I return to work part time?

During the first 12 months of part-time work while disabled, you can receive full benefits as long as your combined income and disability benefits do not exceed your monthly pre-disability earnings.

### Are there any exclusions to my coverage?

You are not covered for a disability caused by war or any act of war, declared or undeclared, an intentionally self-inflicted injury, active participation in a riot, and commission of a crime for which you have been convicted. Benefits are not payable for any period of incarceration as a result of a conviction.

### Are there any limitations to this plan?

Limitation to your coverage may apply. Please refer to the certificate of coverage for details.

Group Insurance coverages are issued by The Prudential Insurance Company of America, a Prudential Financial company, Newark, NJ. The Booklet-Certificate contains all details, including any policy exclusions, limitations, and restrictions, which may apply. Contract Series: 83500

This policy provides disability income insurance only. It does NOT provide basic hospital, basic medical, or major medical insurance as defined by the New York State Department of Financial Services.

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