



Benefit Summary - Short Term Disability

Group name	Group ID	Class	Contribution type	Waiting period	Coverage as of
KEITH ZARS POOLS, LTD	00053701	0001 ALL ELIGIBLE EMPLOYEES ELECTING OR WAIVING GUARDIAN CHOICE	Voluntary	SPECIAL	06/26/2026

Coverage Information

Weekly Volume

60% of weekly earnings

Guaranteed Issue

There is no guaranteed issue. All amounts are approved.

Maximum Amount

\$1,000

Waiting Periods

Accident: Day 8

(Benefits begin on ...)

Illness: Day 8

Maximum Payment Period

12 weeks

Plan Information

When is my policy effective?

Coverage is effective after you satisfy any waiting period required by your employer. Coverage will not begin until Guardian has approved any amount subject to medical underwriting.

How are my earnings defined?

Earnings means your weekly earnings excluding expense accounts, and any other extra compensation. Earnings include the average of your bonuses & commissions for the previous 24 months. If you are a partner, earnings means your partnership earnings that are reported on your IRS Form 1040 Schedule E for the prior calendar or tax year.

Can I take the policy with me if I leave the company?

No.

Do I have to answer medical questions as part of purchasing insurance?

No.

Can I return to work part time while I'm disabled?

Yes, you may return to work part time and still be considered disabled. Some restrictions apply.

Short Term Disability General Limitations and Exclusions

We do not pay benefits for charges relating to a covered person: taking part in any war or act of war (including service in the armed forces); committing a felony or taking part in any riot or other civil disorder; or intentionally injuring themselves or attempting suicide while sane or insane, and

for the voluntary use of any poison, chemical, prescription or non-prescription drug or controlled substance unless it has been prescribed by a doctor and is used as prescribed.

We do not pay benefits for any job-related or on-the-job injury, or conditions for which Workers' Compensation benefits are payable.

We do not pay benefits during any period in which a covered person is confined to a correctional facility, an employee is not under the care of a doctor, an employee is receiving treatment outside of the US or Canada, and the employee's loss or earnings is not solely due to disability.

This policy provides disability income insurance only. It does not provide "basic hospital", "basic medical", "medical" insurance as defined by the New York State Insurance Department.

Employees must be legally working in the United States in order to be eligible for coverage.

Underwriting must approve coverage for employees on temporary assignment:

- a. exceeding one year; or
- b. in an area under travel warning by the US Department of State, subject to state specific variations.

If the plan is new (not transferred): This STD plan limits benefits to two weeks for a disability relating to a pre-existing condition. A pre-existing condition includes any condition for which an employee, in the three month period prior to coverage under this plan, consults with a physician, receives treatment, or takes prescribed drugs.

Contract #'s GP-1-STD2K-1.0 et al., GP-1-STD07-1.0 et al., Contract # GP-1-STD-15-1.0 et al.

Acts of war etc.

Disability benefits do not cover any disability caused by

- 1. war or any act of war, including service in the armed forces;
- 2. committing a crime or taking part in a riot or civil disorder;
- 3. intentionally injuring yourself or attempting suicide while sane or insane;
- 4. confined to a correctional facility, or
- 5. receiving treatment outside US.

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Disability benefits are not paid during any period in which you are in confined to a correctional facility, you are not under the care of a doctor, you are not receiving treatment outside of the US or Canada, and or your loss of earnings is not due solely to disability.

You will receive a certificate of coverage after you enroll which contains a complete list of exclusions. If there is a difference between this booklet and the certificate of coverage, the certificate of coverage prevails.

Other

When applicable, this coverage will integrate with any mandated state disability plans.

This Benefit Summary is for illustrative purposes. Your benefits booklet will show exactly what is covered and/or excluded under your plan. If there is a discrepancy between this Benefit Summary and your benefit booklet, the benefit booklet prevails.

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Benefit Summary - Voluntary Long Term Disability

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Coverage Information

Monthly Volume

60% of monthly earnings \$6,000

Waiting Periods

Accident: Day 91

(Benefits begin on ...)

Illness: Day 91

Maximum Payment Period

Lesser of 2 years or to age 70

Plan Information

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Can I take the policy with me if I leave the company?

No.

Do I have to answer medical questions as part of purchasing insurance?

N/A

Can I return to work part time while I'm disabled?

Yes, you may return to work part time and still be considered disabled. Some restrictions apply.

Voluntary Long Term Disability General Limitations and Exclusions

We limit the duration of payments for long term disabilities caused by mental or emotional conditions, or alcohol or drug abuse. We do not pay benefits for charges relating to a covered person: taking part in any war or act of war (including service in the armed forces); committing a felony or taking part in any riot or other civil disorder; or intentionally injuring themselves or attempting suicide while sane or insane, We do not pay benefits for charges for the voluntary use of any poison, chemical, prescription or non-prescription drug or controlled substance unless it has been prescribed by a doctor and is used as prescribed.

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Please refer to plan documents for specific time periods.

Contract #'s GP-1-LTD94-A,B,C-1.0 et al.; GP-1-STD94-1.0 et al; GP-1-LTD2K-1.0 et al, GP-1-STD2K-1.0 et al; GP-1-LTD07-1.0 et al, Contract # GP-1-LTD-15-1.0 et al.

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Coverage Information

Weekly Volume

60% of weekly earnings

Guaranteed Issue

There is no guaranteed issue. All amounts are approved.

Maximum Amount

\$1,000

Waiting Periods

Accident: Day 8

(Benefits begin on ...)

Illness: Day 8

Maximum Payment Period

12 weeks

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