

## Plan Highlights

# Short Term Disability Benefit Plan *Administered by Matrix*

**Spectrum** Non-Union Employees  
Brands

### COVERAGE

Short Term Disability benefit plans offer salary continuation when you are temporarily unable to work due to a covered maternity, injury or sickness. At the end of the elimination period, Matrix will collect medical certification from your provider to determine how long you may qualify for benefits, up to the maximum benefit duration.

### ELIGIBILITY

Each Active, benefits eligible Employee of Spectrum Brands working 30 or more hours per week, including executives, not represented by a collective bargaining agreement.

### SERVICE WAITING PERIOD

60 days of Active Service

### BENEFIT AMOUNT

The weekly benefit is **75%** of covered earnings to a maximum of **\$4,500** per week. Benefits are issued by Spectrum Brands payroll.

### ELIMINATION PERIOD

**Accident (Injury):** Benefits begin on the 1<sup>st</sup> day of disability

**Sickness (Illness):** Benefits begin on the 8<sup>th</sup> day of disability\*

\*If you are admitted to the hospital for at least 24 hours, benefits will begin on that day even if you have not met the full elimination period.

### MAXIMUM BENEFIT DURATION

**Accident (Injury):** 16 weeks of benefit payments

**Sickness (Illness):** 15 weeks of benefit payments

### VALUE ADDED SERVICES

- ▶ 24/7 Telephonic Intake
- ▶ Online Intake / Matrix Mobile App
- ▶ ACI Employee Assistance Program (5 Session EAP)

### CONTRIBUTION REQUIREMENTS

Coverage is 100% employer paid.

### FEATURES

- ▶ Minimum Benefit Payable (\$15)
- ▶ Own Job definition of disabled
- ▶ Maternity is treated as any other illness
- ▶ Recurrent Disability Provisions
- ▶ Residual and Partial Disability benefit coordination
- ▶ Proactive collection of medical certification

### LIMITATIONS

- ▶ Offsets (such as, but not limited to: Social Security, Workers Compensation, State Disability Benefits)

### EXCLUSIONS

Benefits will not be payable for any disability caused by an intentionally self-inflicted injury (while sane or insane); an act of war (declared or undeclared); active participation in a riot; commission of or attempting to commit an indictable offense; or cosmetic surgery unless such surgery is in connection with an injury or illness.

For a comprehensive list of exclusions, limitations, and any applicable benefit offsets, please refer to your official plan document provided by your employer.

This Plan Highlights is a brief description of the key features of the Short Term Disability benefit plan governed by ERISA and provided by your employer, Spectrum Brands, Inc. It is not a certificate of insurance or evidence of coverage. Spectrum Brands, Inc. partners with Reliance Standard Life Insurance Company and Matrix Absence Management to provide certain services related to this plan. For more information, contact the plan administrator: Spectrum Brands, Inc. or refer to your official plan document.

