

Summary of Benefits

Group Short Term Disability Insurance

Group name: Phantom Administrative LLC
 Group number: AL00005260
 Class: 01: Owners
 02: All Other Eligible Employees

See your benefit certificate for specific plan details, eligibility definitions, limitations, and exclusions.

<p>Group short term disability benefit amount: 60% of weekly earnings to a maximum weekly benefit of \$600</p>
<p>How benefits are paid</p> <p>Payments begin for disabilities resulting from accidents and illnesses as follows: 1st day for accident, 8th day for illness.</p> <p>The maximum benefit period determines how long benefits will be paid. The maximum benefit period is 13 weeks</p>
<p>Partial disability benefits</p> <p>If you are able to return to work part-time, you may still receive a portion of your short term disability benefit to help fill the gap in your income.</p>
<p>Maternity benefit</p> <p>Short term disability benefits for pregnancy are provided the same as for a disability caused by an illness.</p>
<p>Resource Advisor</p> <p>This value-added support program gives you and your family access to work/life resources, at no additional cost to you, including: face-to-face visits with a counselor or online visits via LiveHealth Online; identity monitoring and identity theft victim recovery services; legal and financial consultations; toll-free, 24/7 phone counseling from anywhere in the United States; and unlimited access to Resource Advisor online resources www.resourceadvisor.anthem.com, program name "AnthemResourceAdvisor". To access Resource Advisor call (888) 209-7840 and ask for Resource Advisor.</p>

This is not a contract. It is a partial listing of benefits and services that is dependent on the Plan Options chosen. This benefit overview is only one piece of your entire enrollment package. All benefits and services are subject to the conditions, limitations, exclusions and provisions listed in the contract documents: the Certificate, Policy, and/or Trust Agreement for this product. In the event of a conflict between the contract documents and this benefits description, the contract documents will prevail. If you have any questions, please contact your Human Resources/Benefits manager.

Exclusions and limitations are listed in detail in the certificate, policy or trust agreement that applies to this product.

The Value Added additional services are not a part of the certificate, policy or trust agreement and do not modify any insured benefits. The Value Added additional services are provided based on negotiated agreements between the insurance company and certain service providers. Although the insurance company endeavors to make these services available to all policyholders and certificateholders as described, modifications to our agreements with service providers may require that services be periodically modified or terminated. Such modification or termination of services may be made based on cost to the insurer, availability of services, or other business reasons at the discretion of the insurer or service providers.

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