

Income Protection Benefits

SHORT-TERM DISABILITY

Short-term disability (STD) provides income protection in the event you are unable to work for a short period of time due to a covered injury or illness. Thompson Thrift provides this coverage at no cost to benefit eligible team members.

Plan Highlights	Short-Term Disability
Benefits Payable	Up to 13 weeks
Benefits Begin	On the 7th consecutive day of a covered illness or injury
Income Replacement	Weeks 2-6 paid at 100% of pre-qualifying earnings Weeks 7-13 paid at 60% of pre-qualifying earnings
Pre-Existing Condition	3 month look back; 12 months after / 2 week limitation

LONG-TERM DISABILITY

Long-term disability (LTD) provides income protection in the event you are unable to work for an extended period of time due to a covered injury or illness. Thompson Thrift provides this coverage at no cost to benefit eligible team members.

Plan Highlights	Long-Term Disability
Benefits Begin	On the 92nd consecutive day of a covered illness or injury
Income Replacement	60% of pre-qualifying earnings
Monthly Benefit Maximum	Up to \$5,000 per month – Hourly Up to \$10,000 per month – Salary
Benefits Payable	Up to Social Security Normal Retirement Age
Pre-Existing Condition	12 month look back / 12 months after exclusion