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## **GROUP VOLUNTARY SHORT-TERM DISABILITY CERTIFICATE SUMMARY**

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This summary describes some of the terms and conditions of the Policy. For a complete description of the terms and conditions of the Policy, refer to the appropriate section of the Certificate, available from the Policyholder. A person is not necessarily entitled to insurance because he or she received this summary. A person is only entitled to insurance if he or she is eligible in accordance with the terms of the Policy. This summary was published on November 17, 2022.

### **POLICY INFORMATION**

Policyholder:	California Nurses Association Benefit Trust
Policy Effective Date:	January 1, 2008
Policy Anniversary:	January 1
Policy Number:	GUC-182J
Group Number:	G000182J
Classification:	All Eligible CNA Employees in class 1 and 2 electing \$300 weekly benefit
Minimum Work Hours Required:	20 hours per week
Eligibility Present Waiting Period:	None
Eligibility Future Waiting Period:	30 day
When Insurance Begins:	The first day of the month that coincides with or follows the day the Employee becomes eligible. Additional eligibility conditions apply as described in the Certificate.
Elimination Period:	
Injury:	14 calendar days
Sickness:	14 calendar days

### **BENEFITS**

Maximum Weekly Benefit:	\$350, not to exceed 80% of your Basic Weekly Earnings
Maximum Benefit Period:	11 weeks
Reasonable Accommodation Benefit:	The lesser of 100% for covered services expenses, \$1,000 or an amount equal to the total Gross Weekly Benefit.
Survivor Benefit:	Included
Vocational Rehabilitation Benefit:	10%

### **LIMITATION**

Pre-existing Condition Limitation:	3/6
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