

UNITED OF OMAHA LIFE INSURANCE COMPANY

A MUTUAL of OMAHA COMPANY

GROUP VOLUNTARY SHORT-TERM DISABILITY CERTIFICATE SUMMARY



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 September 23, 2015.

POLICY INFORMATION

Policyholder:	Radnor Township School District
Policy Effective Date:	August 1, 2015
Policy Anniversary:	August 1
Policy Number:	GUC-AXCN
Group Number:	G000AXCN
Classification:	Class 1: All Eligible Full-time Administrators, excluding Superintendents Class 2: All Eligible Full-Time Professionals, Temporary Professionals and Long-Term Substitutes (RTEA) working a minimum of a 0.9 schedule or part-time Professionals (RTEA) hired prior to September 1, 2006 working a minimum of a 0.5 schedule Class 3: All Eligible Full-Time 10 and 12 month Educational Support Personnel, except Level A Educational Support Personnel Class 4: All Eligible Part-time 10 and 12 month Educational Support Personnel, except Level A Educational Support Personnel working less than 35 hours per week Class 5: All Eligible Full-time RMESPA Employees Class 6: All Eligible Full-time Drivers & Monitors working a minimum of an AM and PM run 5 days per week Class 7: All Eligible active Full-time Dispatchers and Routers working a minimum of 40 hours per week Class 8: All Eligible Full-time 12 month Custodial Employees and 10 and 12 month Security Guards Class 9: All Eligible Full-time Cafeteria Employees Class 10: All Eligible Full-time Level A Educational Support Personnel working a minimum of 6.5 hours per day Class 11: All Eligible Superintendents
Minimum Work Hours Required:	Class 1, 2 and 11: 18.75 hours per week Class 3: 35 hours per week Class 4: 15 hours per week Class 5, 7 and 8: 40 hours per week Class 6: Weekly as directed by the Policyholder Class 9: 25 hours per week Class 10: 32.5 hours per week
Eligibility Present Waiting Period:	Class 1, 2, 5, 8, 9 and 11: None Class 3, 4 and 10: 90 days

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Eligibility Future Waiting Period:	Class 6 and 7: 12 months Class 1, 2, 5, 8, 9 and 11: None Class 3, 4 and 10: 90 days
When Insurance Begins:	Class 6 and 7: 12 months the first day of the month that 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

Weekly Benefit Percentage:	60%
Maximum Weekly Benefit:	\$600
Minimum Weekly Benefit:	\$25
Maximum Benefit Period:	11 weeks
Portability:	Included
Survivor Benefit:	Included
Vocational Rehabilitation Benefit:	5%

EXCLUSION

Pre-existing Condition Exclusion:	3/6
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