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## Benefits at a Glance for Central Valley Ag Cooperative

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**ASO # 754442**

**Effective Date January 1, 2017**

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## Group Short Term Disability Benefit Program

Group Short Term Disability (STD) benefit helps provide financial protection for covered members by promising to pay a weekly benefit in the event of a covered disability.

The cost of this benefit plan is paid by you through payroll deduction.

### Eligibility

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#### Definition of a Member

You are a member if you are a regular employee of Central Valley Ag Cooperative or CVA Transport, actively working at least 40 hours each week, and a citizen or resident of the United States or Canada. You are not a member if you are a temporary or seasonal employee, full-time member of the armed forces, leased employee or an independent contractor.

#### Eligibility Waiting Period

You are eligible on the first day of the month that follows the date you become a member.

### Benefits

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#### Weekly Benefit

You may be enrolled under any one of the following plans. You will be enrolled under Plan 1 unless you elect Plan 2, 3, 4, 5, 6 or 7.

- Plan 1: 66 2/3 percent of the first \$600 of your Predisability Earnings, reduced by deductible income
- Plan 2: 66 2/3 percent of the first \$750 of your Predisability Earnings, reduced by deductible income
- Plan 3: 66 2/3 percent of the first \$900 of your Predisability Earnings, reduced by deductible income
- Plan 4: 66 2/3 percent of the first \$1,050 of your Predisability Earnings, reduced by deductible income
- Plan 5: 66 2/3 percent of the first \$1,200 of your Predisability Earnings, reduced by deductible income
- Plan 6: 66 2/3 percent of the first \$1,350 of your Predisability Earnings, reduced by deductible income
- Plan 7: 66 2/3 percent of the first \$1,500 of your Predisability Earnings, reduced deductible income

#### Maximum Weekly Benefit

- Plan 1: \$400 before reduction by deductible income
- Plan 2: \$500 before reduction by deductible income
- Plan 3: \$600 before reduction by deductible income
- Plan 4: \$700 before reduction by deductible income
- Plan 5: \$800 before reduction by deductible income

Plan 6: \$900 before reduction by deductible income

Plan 7: \$1,000 before reduction by deductible income

### Minimum Weekly Benefit

\$15

### Benefit Waiting Period

The longer of (a) the period of sick leave for which you are eligible under the Employer's sick leave Program, and (b) 13 days for disability caused by accidental injury, physical disease, pregnancy or mental disorder.

### Definition of Disability

For the benefit waiting period and while the STD benefits are payable, you are considered disabled if you:

- Are unable, as a result of physical disease, injury, pregnancy or mental disorder, to perform with reasonable continuity the material duties of your own occupation; and
- Suffer a loss of at least 20 percent of your predisability earnings when working in your own occupation.

You will no longer be considered disabled when your earnings from any occupation meet or exceed 80 percent of your predisability earnings.

### Maximum Benefit Period

180 days

## Other Features and Services

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- Return to Work Incentive
- Return to Work Responsibility
- Temporary Recovery Provision

*Central Valley Ag Cooperative has retained Standard Insurance Company to act on its behalf as Claims Administrator for the Plan with respect to all claims for benefits submitted to The Standard for administration and management. The Standard shall receive, process, investigate and evaluate claims for benefits. The Standard has authority to make initial decisions to approve, deny or close claims for benefits. The Standard is also authorized to review and decide appeals of denied or closed claims, if requested by claimants as provided in the appeal provision of the Plan. Thereafter, Central Valley Ag Cooperative may elect to hear and decide any further appeals by claimants. In each case, Central Valley Ag Cooperative retains the right of final review and decision on all claims and appeals.*

*The Standard will also perform certain administrative services for the Plan, including advising and assisting Central Valley Ag Cooperative with preparation and revision of the Plan and providing actuarial services. The Standard has no authority or obligation with respect to management or investment of the assets of the Plan or Central Valley Ag Cooperative right of subrogation under the Plan.*

*This information is only a brief description of the STD benefit plan provided by Central Valley Ag Cooperative and administered by Standard Insurance Company. The controlling provisions will be in the Plan Document adopted by the Central Valley Ag Cooperative. The Plan Document contains a detailed description of the limitations, reductions in benefits, and exclusions. The Plan Document that describes the terms and conditions of the coverage is available for those who become covered according to its terms. For more complete details of coverage, contact your human resources representative.*