

# DISABILITY BENEFITS

ABM offers you short term and long term disability plans to provide for a continuation of income if you become disabled and are unable to work because of illness or injury. These plans are offered through MetLife. The cost for disability benefits is paid completely by ABM. There is no charge to you.

## Short Term Disability Coverage

The Short Term Disability (STD) Plan begins on the 8th calendar day of a covered illness or injury and continues up to a maximum of 83 days. Two years of service is required for eligibility – except in case of rehire within 36 months from termination of ABM employment, in which case the waiting period is one year.

In case of an illness or nonwork related injury that may last more than seven calendar days, you should call MetLife at 1.800.858.6506 right away. A benefit is paid after a waiting period of 7 calendar days of an eligible disability.

The benefit paid is a percentage of your salary for a maximum of 83 days, as follows:

Years of Service	Benefit
<i>0 to less than 2</i>	<i>No benefit</i>
<i>2 to less than 5</i>	<i>66.7% of Basic Weekly Earnings (up to a maximum weekly benefit of \$2,763)</i>
<i>5 or more</i>	<i>100% of Basic Weekly Earnings (up to a maximum weekly benefit of \$4,142)</i>

## Long Term Disability Coverage

The Long Term Disability (LTD) Plan begins on the 91st day of a covered illness or injury. The monthly benefit for an eligible disability is 66.7% of your salary up to a maximum of \$18,000.

The minimum benefit is the greater of \$100 or 10% of the monthly benefit before reduction.

Age at Disability	Maximum Period of Payments
<i>61 years or younger</i>	<i>To age 65</i>
<i>62 years</i>	<i>42 months</i>
<i>63 years</i>	<i>36 months</i>
<i>64 years</i>	<i>30 months</i>
<i>65 years</i>	<i>24 months</i>
<i>66 years</i>	<i>21 months</i>
<i>67 years</i>	<i>18 months</i>
<i>68 years</i>	<i>15 months</i>
<i>69 years or older</i>	<i>12 months</i>

STD and LTD disability payments will be reduced by the amounts which an employee is eligible for under Social Security disability, or retirement, FICA, state disability insurance, workers' compensation program, and, federal or state taxes, if any.

Preexisting conditions are not eligible. A condition is considered preexisting if medical treatment or advice was prescribed within the three months before the employee's effective date of insurance. A medical condition is no longer considered preexisting after the employee is insured for 12 consecutive months.

Your benefit is determined based on your base rate of pay.

Mental & nervous benefits are payable for a maximum of 24 months, unless the employee is confined in a hospital or institution licensed to provide care and treatment for mental or emotional disorders.