

Sequel Employer Paid Benefits

SYFS continues to provide the benefits through Lincoln Financial Group. These benefits are paid in full by SYFS.

- Accidental Death & Dismemberment (AD&D) Insurance benefit level of \$25,000
- Short-Term Disability Benefits is income protection in the event an employee is disabled for 14 consecutive days:
 - Benefit level is 30% of your *weekly* salary, up to \$1,000 maximum weekly benefits, for up to 11 weeks
- Long-Term Disability Benefits is income protection that begins after the 91st day of disability
 - Benefit level is 40% of your *monthly* salary, up to \$10,000 maximum monthly benefit



Voluntary Benefits

Option to purchase additional benefits

- Voluntary Life and AD&D
 - Open Enrollment Opportunity to elect or increase life insurance up to two benefit level increments on a guaranteed acceptance
- Short-Term Disability Buy-Up Option
 - Two Buy-Up Plans available for employees to purchase (10% and 30% buy up)
 - Subject to preexisting conditions
- Long-Term Disability Buy-Up Option

