THIS IS A STATEMENT OF COVERAGE FOR THE LA SIERRA UNIVERSITY CALIFORNIA VOLUNTARY PLAN. THE PROVISIONS OF THIS STATEMENT APPLY TO DISABILITY AND PAID FAMILY LEAVE BENEFIT PERIODS BEGINNING ON OR AFTER JANUARY 1, 2019.

Definitions for Key Terms can be found on page 4

PARTICIPATION -

paid benefits. To execute this option, you must designate in writing, on a form available from yolduman Resources Office the weeky amount to be redirected. This redirection may be initiated at the time you apply for benefits or at any time while you are receiving benefits; however, since the University is own procedures for continuing employeeid benefits while an employee is on a leave, you should checkwith your Human ResourcesOfficebefore exercising the redirect option.

When do my benefits begin?

Your disability benefits begin on the earliest of (i) the 8th consecutive, calendar day of your disability (provided you have been treated by a Physician or Practitioner during that 8-day period); (ii) your 1st full day of Hospital Confinement; or (iii) the 1st day you receive treatment in a Hospital Surgical Unit or approved Surgical Clinic, provided you are disabled at least 8 days during the disability period as a result of the condition requiring treatment. If you are disabled more than 14 days, the waiting period will be waived.

Your Paid Family Leave benefits begin on the 1st day that you are on Paid Family Leave.

A disability is deemed to be continuous (i.e. you do not need to serve another 7-day waiting period) if you return or are able to return to work for 60 or fewer days and become disabled again due to the same or related cause or condition. A PFL is deemed continuous if you must provide care to the same Care Recipient within a Twelve-month period.

How do Voluntary Plan benefits compare to benefits from the State? As a Plan participant, you are guaranteed rights at least equal to those provided by the California Employment Development Department (EDD). You will receive a weekly rate and maximum benefit amount at least equal to the amount you would have received if you were covered by the EDD.

On what are benefits based? If you are a <u>Salaried Employee or</u> <u>a Regular Hourly Employee</u>, "Wages" mean your regular base pay (with the University) in effect immediately prior to the start of your disability or PFL. With regard to <u>all other employees</u>, "Wages" mean your average basic pay during the 6 pay periods immediately prior to the commencement of your disability or PFL.

This is a summary Statement of Coverage of the La Sierra University Voluntary Plan. The actual Plan Document governs the Plan and describes all of the provisions in more detail. A copy of the complete Plan Document is available at https://lasierra.edu/hr/ or upon request to La Sierra University Human Resources Office. Effective: 1/1/19

You will not receive benefits if (i) you are incarcerated (in jail or any other facility) as a result of a criminal conviction, (ii) your disability arises out of your commission of a crime, or

ah d 3.2i

i (iii) your disability stems from alcohol or drug addiction or t (from aberrant sexual behavior, and you are confined by court order in an institution or some other place.

If you intentionally make a false statement or representation (or you withhold material facts) in order to obtain benefits, you will be ineligible for benefits for at least 7 days (starting on the date we notify you) but not more than 35 days. You will not receive benefits for an additional 56 days if there is a second infraction of this provision.

You will not receive benefits if you are receiving or are entitled to receive unemployment benefits under any unemployment compensation act of the Unites States or of any state.

Except as described under "What if I'm covered by more than one plan...?" (above), you will not receive benefits if you are receiving or are entitled to receive disability or Paid Family Leave benefits from the California Employment Development Department or any other state or any company plan established in lieu of a state plan.

You will not receive benefits for any day that would otherwise qualify for PFL benefits if another Family Member is ready, willing, able, and available for the same period of time on a day that you are providing the required care.

COVERAGE ENDS

When does my coverage end?

when you cease to be an eligible employee;

at midnight of the day your employment ends;

at midnight of the 15th day after you begin an unpaid leave of absence (LOA) or on the 15th day following a layoff without pay;

on the 1st day of the calendar quarter following your written or electronic request to withdraw from the Plan;

on the date you are enrolled and regularly attending classes as a student;

on the date withdrawal of the Plan is approved; or

on the date the Plan is terminated.

If you established a Care Recipient Period while covered by this Plan, all subsequent claims for the same Care Recipient through the end of the Twelve-month Period will remain the liability of this Plan.

<u>CLAIMS</u>

How do I file a claim? Claim forms and claim filing information may be obtain (i2.3 (is)2.2 (oni)-.9 (t)0.7 (h1 Tw (c)-2.1 (ou ar)2.1 Tc 0 Tw

This is a summary Statement of Coverage of the La Sierra University Voluntary Plan. The actual Plan Document governs the Plan and describes all of the provisions in more detail. A copy of the complete Plan Document is available at https://lasierra.edu/hr/ or upon request to La Sierra University Human Resources Office. Effective: 1/1/19

DEFINITIONS FOR KEY TERMS

"Bond or Bonding" means to develop a psychological and emotional attachment between yourself and the new minor Child. Bonding involves being in one another's presence.

"Care Recipient" means either (i) the Family Member who is receiving care for a Serious Health Condition, or (ii) the new minor Child with whom you are Bonding.

"Care Recipient Period" means all periods of Paid Family Leave that you take within a Twelve-month Period to care for the same Care Recipient.

"Child" means a biological, adopted or foster child, a stepchild, a

This is a summary Statement of Coverage of the La Sierra University Voluntary Plan. The actual Plan Document governs the Plan and describes all of the provisions in more detail. A copy of the complete Plan Document is available at https://lasierra.edu/hr/ or upon request to La Sierra University Human Resources Office. Effective: 1/1/19