



SHORT TERM DISABILITY (STD) SUMMARY OF BENEFITS

Eligibility	All active, full-time employees who work 30 hours or more per week for Indian Health Council.
Coverage Effective Date	July 1, 2009
Elimination Period (<i>Benefits Begin</i>)	To be eligible for benefits, you must be unable to work due to injury or illness. Benefits begin on the 1 st day of a qualifying injury and 8 th working or calendar day of qualifying illness.
Weekly Benefit	The plan provides you with income protection to replace up to 70% of your pre-disability weekly earnings.
Minimum Weekly Benefit	None
Maximum Weekly Benefit	Based on your income, your weekly benefit maximum is \$1,600.
Benefit Period	Benefits are payable for up to 13 weeks .
Features	<p>Rehabilitation Our ultimate goal is to help you return to gainful employment. Our consultants review each Disability claim and determine if Aetna rehabilitation services would be appropriate and effective. After reviewing your claim, if we feel you would benefit from our services, we will contact you.</p> <p>Legal Reference Program ** With Legal Reference services, offered and administered by ARAG North America, you have access to free legal forms, consumer information, identity theft services and discounted legal services through a toll-free phone line and Web site. Call toll free 1-888-257-2934 or visit the Web site at www.iChooseLegal.com to learn more.</p> <p><small>**Legal Reference is independently administered by ARAG North America (ARAG). ARAG has built the largest network of law firms in the U.S. and Canada. Neither your employer nor Aetna participates in attorney selection or review, or in the design, content or maintenance of the ARAG Web site, and neither has reviewed ARAG services, content or network for quality. Therefore neither your employer nor Aetna warrants or guarantees the services of ARAG or of an attorney in the ARAG network.</small></p>