

Schedule of Benefits

(GR-9N-S-01-01 02 ME)

Employer: Portland Water District

Group Policy Number: GP-493562-GI

Issue Date: April 8, 2011

Effective Date: May 1, 2011

Schedule: 3A

Cert Base: 3

For: Short Term Disability

This is an ERISA plan, and you have certain rights under this plan. Please contact your Employer for additional information.

Short Term Disability Income Coverage

(GR-9N S-04-01 02)

Plan Features

Elimination Period

For injury, benefits start on the greater of:

- first calendar day; or
- The time period that disability benefits are payable from any of the following benefit programs sponsored by your employer: any short term disability benefits, with the exception of any statutory disability benefits; accumulated sick time or salary continuation.

For illness, benefits start on the greater of:

- eighth calendar day; or
- The time period that disability benefits are payable from any of the following benefit programs sponsored by your employer: any short term disability benefits, with the exception of any statutory disability benefits; accumulated sick time or salary continuation.

(GR-9N S-04-01 02)

Schedule of Short Term Disability Income Benefits

Weekly Benefit

Choice of: \$100, \$150, \$200, \$250, \$300, \$350, \$400, \$450, \$500, \$550, \$600, \$650, \$700, \$750, \$800, \$850, \$900, \$950, \$1,000, \$1,050, \$1,100 or \$1,150*

Minimum Weekly Benefit

\$100

Maximum Weekly Benefit Period

26 weeks, unless it ends earlier for one or more of the reasons stated in your Booklet-Certificate.

*Your weekly benefit amount may not be more than 60% of your **predisability earnings**. At any time that other Income benefits are payable, your weekly benefit amount may be reduced when it is combined with other Income benefits, so the total does not exceed more than 60% of your **predisability earnings**. For additional information regarding other income benefits, see your Booklet-Certificate.

Benefits Actually Payable (GR-9N S-04-01 02)

Any weekly benefit actually payable to you by **Aetna** will be reduced by other Income benefits. For additional information regarding other Income benefits, see your Booklet-Certificate.

General (GR-9N S-28-01 01)

This *Schedule of Benefits* replaces any similar *Schedule of Benefits* previously in effect under your plan of short term disability benefits. Requests for coverage other than that to which you are entitled in accordance with this *Schedule of Benefits* cannot be accepted. This Schedule is part of your Booklet-Certificate and should be kept with your Booklet-Certificate form GR-9N. Coverage is underwritten by Aetna Life Insurance Company.