

**UNITED OF OMAHA LIFE INSURANCE COMPANY**  
A MUTUAL of OMAHA COMPANY

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**GROUP SHORT-TERM DISABILITY  
CERTIFICATE SUMMARY**

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This summary describes some of the terms and conditions of the Policy. For a complete description of the terms and conditions of the Policy, refer to the appropriate section of the Certificate, available from the Policyholder. A person is not necessarily entitled to insurance because he or she received this summary. A person is only entitled to insurance if he or she is eligible in accordance with the terms of the Policy. This summary was published on November 4, 2024.

**POLICY INFORMATION**

Policyholder:	The Artcraft Group, Inc
Policy Effective Date:	March 1, 2024
Policy Anniversary:	March 1
Policy Number:	GUG-AACK
Group Number:	G000AACK
Classification:	All Other Eligible Non-NJ Employees
Minimum Work Hours Required:	30 hours per week
Eligibility Present Waiting Period:	60 day
Eligibility Future Waiting Period:	60 day
When Insurance Begins:	The first day of the month that follows the day the Employee becomes eligible. Additional eligibility conditions apply as described in the Certificate.
Elimination Period:	
Injury:	7 calendar days
Sickness:	7 calendar days

**BENEFITS**

Weekly Benefit Percentage:	85%
Maximum Weekly Benefit:	\$1,055
Minimum Weekly Benefit:	\$25
Maximum Benefit Period:	26 weeks
Reasonable Accommodation Benefit:	The lesser of 100% for covered services expenses, \$1,000 or an amount equal to the total Gross Weekly Benefit.
Vocational Rehabilitation Benefit:	Voluntary 10%