

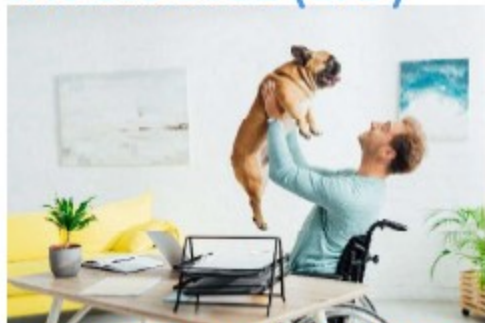
SHORT-TERM DISABILITY INSURANCE (STD)



SUBMITTING A CLAIM

If you are disabled due to an illness or accidental injury, unable to work, and under the care of a licensed physician, you are eligible to submit a claim for benefits under this plan. As long as you remain disabled and meet the plan's disability requirements, you will continue to receive a percentage of your earnings until benefits are no longer payable.

LONG-TERM DISABILITY INSURANCE (LTD)



3 THINGS TO KNOW ABOUT LTD INSURANCE

1. It can protect you from having to tap into your retirement savings.
2. You can use LTD benefits however you need, for housing, food, medical bills, etc.
3. Benefits can last a long time—from weeks to even years—if you remain eligible.

Short-Term Disability (STD) insurance replaces part of your income for limited duration issues such as:

- Pregnancy issues and childbirth recovery
- Prolonged illness or injury
- Surgery and recovery time

STD payments may be reduced if you receive other benefits such as sick pay, workers' compensation, Social Security, or state disability. Independence Pet Holdings pays the cost of this coverage. Coverage is provided by MetLife.

Weekly Benefit Amount	Plan pays 60% of weekly earnings
Maximum Weekly Benefit	\$2,000
Benefits Begin After	
Accident	7 days of disability
Sickness	7 days of disability
Maximum Payment Period¹	25 Weeks

¹Maximum payment period is based on the first day benefits begin, not the first day you are disabled.

LTD benefits cushion the financial impact of a disability

Long-Term Disability (LTD) insurance replaces part of your income for longer term issues such as:

- Debilitating illness (cancer, heart disease, etc.)
- Serious injuries (accident, etc.)
- Heart attack, stroke
- Mental disorders.

If you qualify, LTD benefits begin after short-term disability benefits end. Payments may be reduced by state, federal, or private disability benefits you receive while disabled.

Independence Pet Holdings pays the cost of this coverage. Coverage is provided by MetLife.

MetLife LTD Plan

Monthly benefit amount	60% up to a maximum of \$12,000
Benefits begin	After 180 days of disability
Maximum payment period	Social Security Normal Retirement Age or as shown in your Certificate of Insurance