



Time Loss Plans Summary

Plan Benefits	Time Loss 2	Time Loss 4
2026 Contribution Rate	\$9.00	\$25.00
Disability		
Injury or Illness	Covered	Covered
On the job injury or illness	Not covered	Covered
Benefit		
Benefits Payable on	1st day of disability due to an accident; 6th working day of disability due to illness	
Taxes	Social Security and Medicare taxes will be withheld from benefit payments. Federal Withholding is a \$20 per week minimum and is not required to be withheld.	
Weekly Benefit	\$250 per week	\$250 per week for 1st through 3rd payable week for off the job injury or illness 60% of employee's gross salary to a weekly maximum of \$600, beginning with 4th payable week
Weekly Benefit <i>On-the-job injury</i>	Not covered	\$150 per week for 1st through 3rd payable week for on the job injury or illness 60% of employee's gross salary with a weekly maximum of \$250, beginning with 4th payable week
Benefit Maximum	26 weeks for any one period of disability, provided the employee remains wholly and continuously disabled and absent from work.	Not more than one (1) year of benefits for any one period of disability whether from one or more causes Benefits not to exceed 100% of the employee's gross salary, less Worker's Compensation or Social Security Disability

This is only a summary of the key coverage provisions of the time loss plans effective January 1, 2026 and is not intended to be used for general distribution purposes or in lieu of a Plan Booklet. If there are any discrepancies the plan booklet will govern.