



DISABILITY INSURANCE

Asbury provides short-term and long-term disability options that help provide financial security for you and your family if you become sick or injured and unable to work. If you are an eligible associate, disability benefits are provided at no cost to you through Prudential.

Short-Term Disability — Exempt (Employer Paid)

Full-time exempt associates whose work status is at least 60 hours per pay period

- 100% of your base salary
- Benefit payments begin on the 1st day of an accident or after 7 days due to an illness and can last for up to 26 weeks.

Short-Term Disability — RN/LPN (Employer Paid)

Company-Paid Benefit

Full-time non-exempt RNs and LPNs whose work status is at least 60 hours per pay

- 66.67% of your base salary up to a maximum of \$4,500 per week.
- Benefit payments begin on the 1st day of an accident or after 7 days due to an illness and can last for up to 180 days.

Long-Term Disability — Exempt (Employer Paid)

Company-Paid Benefit

Exempt Associates whose work status is at least 60 hours per pay period.

- 60% of your base salary up to a maximum of \$15,000 per month.
- Benefits begin after you have been continuously disabled for 180 days.
- As long as you remain disabled, benefits will continue up to the later of your Social Security Normal Retirement Age or the duration schedule found in the Certificate of Coverage.
- Pre-existing condition limitations apply.

Long-Term Disability payments are not payable or a disability caused by a LTD benefits will not be paid for a disability that begins within 12 months of coverage effective date and is due to a pre-existing condition. A pre-existing condition is an injury or sickness for which you received medical treatment, consultation, diagnostic measures, prescribed drugs or medicines, or for which you followed treatment recommendations during the 3 months prior to your effective date of coverage.