



## Disability Coverage

### Y-12

Non-Bargaining

Atomic Trades and Labor Council (ATLC)

Technicians (YT)

International Guards Union of America (IGUA) Central Alarm Station Operators, and Beta 9 Operators

International Guards Union of America (IGUA) Y-12 Security Police Officers

Y-12 Fire Captains and Lieutenants (FCLT)

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Your Disability benefits are designed to provide continuing income if you are a current employee and you are unable to work due to illness, injury, or pregnancy.

## Disability Benefits

- The Company provides some coverage under the Short-Term and the Long-Term Disability plans. The benefit amount for bargaining unit versus non-bargaining Employees varies and is explained under the “Benefit Amount” section.
- Your disability benefits may be reduced by other income benefits, such as workers’ compensation and Social Security payments that you receive while disabled.

**❗ For more information about what happens to your disability benefits when certain changes or events occur, see “How Changes Affect Your Benefits” in the “About Your Benefits” section.**

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## Short-Term Disability Plan

The Short-Term Disability (STD) plan may continue to provide a percentage of your Pay for up to 6 months of your medically-approved disability. It is your obligation to provide the documentation required to meet the eligibility criteria for STD benefits. This includes certification of your disability by a licensed practicing physician. Payment under the Company’s STD plan will not be made until the determination of medical necessity has been received and approved.

Unless medically necessary, elective or cosmetic procedures are not covered under the STD plan.

Leave requests should be reported to CNS Absence Management no more than 30 days prior to the start date of the leave, and claims cannot backdate more than 30 calendar days from the leave start day or date leave is reported, if retroactive.

Claims covered by workers’ compensation run concurrently with any applicable STD benefits. STD benefits may also be reduced by other disability income benefits you are eligible to receive from other sources, including, but not limited to, the Energy Employees Occupational Illness Compensation Program Act, Social Security disability, or retirement benefits, or other sources of income.

STD benefits may vary depending upon your employee classification.

## Claiming Short-Term Disability Benefits

If you are unable to work because of a qualifying absence, you must furnish periodic medical evidence of your inability to work as requested by the Company in order to receive benefits under the STD plan. You may not file a claim for benefits if you are no longer a Company Employee, and only current Company Employees are eligible for these benefits.

The Company reserves the right to confirm your disability with a physician and/or require a written statement from your treating physician at any time during your absence. Upon return to work, the Company requires a physician’s statement indicating that you are released to return to work.

Additionally, during your disability you may be required to undergo periodic evaluations by the Company’s Occupational Health Services department in order for the Company to determine if you are able to return to light-duty work. If the Company’s Occupational Health Services Department and your physician determine that you are able to return to light-duty work and you do not return to work, benefits for STD will end. All employees returning to work from a Short-Term Disability must be cleared by Occupational Health Services prior to returning to work.

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## When Short-Term Disability Benefits End

Benefits for any absence will end when you

- return to work for a full shift,
- do not provide requested satisfactory evidence of your illness or injury,
- do not return to work for light duty if you are able,
- have received the maximum number of benefit payments, or
- have your employment terminated by the Company for cause.

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## Benefit Amount

If you are unable to work due to illness, injury, or pregnancy, the STD plan may continue to pay a percentage of your pay for up to a total of 26 weeks (1,040 cumulative hours) as long as you apply for the benefit, provide any required documentation, and are approved under the provisions of the plan.

*“Pay” is defined in the Glossary.*

The benefit amount and period of benefits you receive may depend on your length of service and employee classification.

### Non-Bargaining

- If you have between 1 and 6 months of Company Service, you are eligible to receive up to 1 month’s pay for each completed month of service based on the percentage levels listed below.
- You must meet a benefit waiting period of 7 consecutive calendar days before STD benefits begin. You may use paid personal leave, paid time off, holidays, or unpaid time to meet the benefit waiting period. Exempt employees may use monthly balancing, and non-exempt employees may use employee convenience time (ECT) to meet the benefit waiting period as well. The waiting period or any remaining portion thereof may be waived if you are hospitalized. For STD purposes, hospitalization is defined as an in-patient admission of 24 or more hours. A visit to the emergency room that lasts 24 or more hours with no in-patient admission does not waive the waiting period requirement.
- If you have 6 months or more of Company Service, you are eligible to receive pay for approved claims as follows after meeting the applicable benefit waiting period:
  - 100% of pay for weeks 1 through 6
  - 80% of pay for weeks 7 through 12
  - 70% of pay for weeks 13 through 26

**Note:** For all non-bargaining employees, holiday time may not be entered during an approved STD absence.

- Periods of disability are treated as separate periods if they are
  - due to unrelated causes and separated by your return to active work for at least one complete shift or
  - due to the same or related condition and separated by a return to active work of at least 520 work hours or 3 calendar months, whichever is longer.

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## Atomic Trades and Labor Council (ATLC) and Technicians (YT)

- If you have between 1 and 6 months of Company Service, you are eligible to receive up to 1 month's pay for each completed month of service based on the percentage levels listed below.
  - You must meet a benefit waiting period of 40 consecutive hours before STD benefits begin. You may use paid personal leave, paid time off, holidays, or unpaid time to meet the benefit waiting period. The waiting period or any remaining portion thereof may be waived if you are hospitalized. For STD purposes, hospitalization is defined as an in-patient admission. A visit to the emergency room that lasts 24 or more hours with no in-patient admission does not waive the waiting period requirement.
  - If you have 6 months or more of Company Service, you are eligible to receive pay for approved claims as follows after meeting the applicable benefit waiting period:
    - 100% of pay for weeks 1 through 6
    - 80% of pay for weeks 7 through 12
    - 70% of pay for weeks 13 through 26
- STD payments will not be made for the following:
  - Any disability occurring during the first 12 months that the employee's plan coverage is in effect if caused by any condition for which he or she received treatment during the 3-month period before his or her coverage became effective
  - Any period of incapacity beyond the third consecutive calendar day during which the employee is not under treatment by a licensed treating physician
  - Any disability caused directly or indirectly by war, declared or undeclared
  - Any intentionally self-inflicted injury
  - Any disability resulting from commission of a felony
  - Any disability due to willful misconduct, violation of Company rules, or refusal to use safety appliances
- Periods of disability are treated as separate periods if they are
  - due to unrelated causes and separated by your return to active work for at least one complete shift or
  - due to the same or related condition and separated by a return to active work of at least 520 work hours or three calendar months, whichever is longer.

## Y-12 Fire Captains and Lieutenants (FCLT)

- If you have between 1 and 6 months of Company Service, you are eligible to receive up to 1 month's pay for each completed month of service based on the percentage levels listed below.
- You must meet a benefit waiting period of 40 consecutive hours before STD benefits begin. You may use paid personal leave, paid time off, holidays, or unpaid time to meet the benefit waiting period. The waiting period or any remaining portion thereof may be waived if you are hospitalized. For STD purposes, hospitalization is defined as an in-patient admission of 24 or more hours. A visit to the emergency room that lasts 24 or more hours with no in-patient admission does not waive the waiting period requirement.
- If you have 6 months or more of Company Service, you are eligible to receive pay for approved claims as follows after meeting the applicable benefit waiting period:
  - 100% of pay for weeks 1 through 6
  - 80% of pay for weeks 7 through 12
  - 70% of pay for weeks 13 through 26
- Periods of disability are treated as separate periods if they are

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- due to unrelated causes and separated by your return to active work for at least one complete shift or
  - due to the same or related condition and separated by a return to active work of at least 520 work hours or 3 calendar months, whichever is longer.

### **International Guards Union of America (IGUA) Central Alarm Station Operators, and Beta 9 Operators**

- You must have at least 1 week of Company Service to be eligible for STD benefits.
  - At least 1 week but less than 6 weeks – Maximum benefit is 6 weeks.
  - At least 6 weeks but less than 12 weeks – Maximum benefit is 12 weeks.
- At least 12 weeks or more -- Maximum benefit is 26 weeks
- You must meet a benefit waiting period of 40 consecutive hours before STD benefits begin. You may use paid personal leave, paid time off, holidays, or unpaid time to meet the benefit waiting period. The waiting period or any remaining portion thereof may be waived if you are hospitalized. For STD purposes, hospitalization is defined as an in-patient admission. A visit to the emergency room that lasts 24 or more hours with no in-patient admission does not waive the waiting period requirement.
- If you have 6 months or more of Company Service, you are eligible to receive pay for approved claims as follows after meeting the applicable benefit waiting period:
  - 100% of pay for weeks 1 through 6
  - 80% of pay for weeks 7 through 12
  - 60% of pay for weeks 13 through 26
- STD payments will not be made for the following:
  - Any disability occurring during the first 12 months that the employee's plan coverage is in effect if caused by any condition for which he or she received treatment during the 3-month period before his or her coverage became effective
  - Any period of non-occupational disability absence beyond 40 hours during which the employee is not under treatment by a licensed practicing physician
  - Any disability caused directly or indirectly by war, declared or undeclared
  - Any intentionally self-inflicted injury
  - Any disability resulting from commission of a felony
  - Any disability due to willful misconduct, violation of Company rules, or refusal to use safety appliances
- Periods of disability are treated as separate periods if they are
  - due to unrelated causes and separated by your return to active work for at least one complete shift or
  - due to the same or related condition and separated by a return to active work of at least 520 work hours or 3 calendar months, whichever is longer.

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## International Guards Union of America (IGUA) Security Police Officers

- You must have at least 1 week of Company Service to be eligible for STD benefits. The eligibility schedule is as follows:
  - At least 1 week but less than 6 weeks – Maximum benefit is 6 weeks.
  - At least 6 weeks but less than 12 weeks – Maximum benefit is 12 weeks.
  - At least 12 weeks or more – Maximum benefit is 26 weeks.
- You must meet a benefit waiting period of 40 consecutive hours before STD benefits begin. You may use paid personal leave, paid time off, holidays, or unpaid time to meet the benefit waiting period. The waiting period or any remaining portion thereof may be waived if you are hospitalized. For STD purposes, hospitalization is defined as in-patient admission. A visit to the emergency room that lasts 24 or more hours with no in-patient admission does not waive the waiting period requirement.
- You are eligible to receive pay for approved claims as follows after meeting the applicable benefit waiting period:
  - 100% of pay for weeks 1 through 6
  - 80% of pay for weeks 7 through 12
  - 70% of pay for weeks 13 through 26
- STD payments will not be made for the following:
  - Any disability occurring during the first 12 months that the employee's plan coverage is in effect if caused by any condition for which he or she received treatment during the 3-month period before his or her coverage became effective
  - Any period of non-occupational disability absence beyond the 40th consecutive hour during which the employee is not under treatment by a licensed practicing physician
  - Any disability caused directly or indirectly by war declared or undeclared
  - Any intentionally self-inflicted injury
  - Any disability resulting from commission of a felony
  - Any disability due to willful misconduct, violation of Company rules, or refusal to use safety appliances
- Periods of disability are treated as separate periods if they are
  - due to unrelated causes and separated by your return to active work for at least one complete shift or
  - due to the same or related condition and separated by a return to active work of at least 520 work hours or 3 calendar months, whichever is longer.

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# Long-Term Disability Plan

Your Long-Term Disability (LTD) benefits are designed to provide continuing income if you have an illness, injury, or pregnancy. You become eligible to apply for benefits after you have been Totally Disabled (as defined in the Glossary) for 6 months, 26 weeks, or 1,040 cumulative hours. LTD benefits pick up where STD benefits leave off, provided you have at least 6 months of prior company service at the beginning date of your total disability. It is your obligation to provide required documentation of your disability.

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## Determining Your Long-Term Disability Benefit

You may not file a claim for benefits if you are no longer a Company Employee, and only current Company Employees are eligible for these benefits.

To calculate the amount you are eligible to receive under the LTD plan, follow these steps:

1. Multiply your monthly pay by the appropriate percentage of coverage (description of benefit percentage is listed under "Benefit Amount") to determine your maximum monthly benefit.
2. Subtract other income you are eligible to receive to find your adjusted monthly benefit from the plan. Continue to Step 3 only if you are eligible to receive family Social Security.
3. If the resulting total of all income benefits you are eligible to receive is more than 75% of your monthly pay, or 45% if you did not elect the additional 30% LTD buy-up benefit that was available to you, your monthly LTD benefit will be reduced to bring your total disability income to 75% of your monthly pay (or 45% if you did not elect the additional 30% LTD buy-up benefit).

### Example:

<b>Assume you are a Non-Bargaining Employee earning \$3,000 a month and your benefit level is 60% (30% Company + 30% buy-up).</b>	
Monthly Pay	\$3,000
LTD benefit percentage	x 60%
Maximum monthly LTD benefit	\$1,800
<b>Assume you are eligible for primary Social Security of \$800 a month.</b>	
Maximum monthly LTD benefit	\$1,800
Primary Social Security	-\$800
Adjusted monthly LTD benefit	\$1,000
<b>Assume you are eligible for family Social Security of \$500 a month.</b>	
Assume earnings of \$3,000 per month	\$3,000
75% disability benefit	x 75%
	\$2,250
Primary Social Security	-\$800
Family Social Security	-\$500
Total family disability income	\$950



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## Social Security and Long-Term Disability Benefits

You are required to apply for Social Security and any other income you may be eligible to receive as a result of your disability within the first 12 months of disability. If your initial application for Social Security is denied, you are required to pursue the entire Social Security benefits appeals process. If you fail to complete the appeals process, your LTD benefit will be reduced by the estimated Social Security benefit that might have been available to you.

If...	Then...
You later complete the Social Security appeals process and are denied benefits	Your LTD benefits will be retroactively reinstated and you will receive a “catch-up” payment.
You receive a cost of living increase to your Social Security disability income after your LTD benefit has been calculated	Your LTD benefits will not change.
Your disability makes you eligible to receive family Social Security benefits	Your total disability income from all sources may not exceed 75% of your monthly pay, or 45% if you did not elect the additional 30% buy-up benefit when it was available to you.

## Important Information Regarding Medicare, Social Security, and Long-Term Disability

You are responsible for communicating with the Social Security Office and understanding how Medicare eligibility and enrollment fit your personal situation. It is your obligation to enroll yourself or your Eligible Dependent(s) in Medicare in a timely fashion so your out-of-pocket expenses are minimized. The Company’s medical plan vendor will coordinate claim payments as though Medicare is in effect, even if you are not enrolled in Medicare.

**① Contact Social Security or Medicare to receive Social Security Disability insurance and answers to Medicare questions.**

## Taking a Job While Disabled

If you return to work at the Company on a reduced-hour basis, you may be eligible to continue receiving up to 50% of your LTD benefit level.

If you participate in an Approved Rehabilitative Employment Program outside the Company, that is approved by both the Company and the third-party administrator, you may continue to receive part of your LTD income for up to 12 months. Your monthly LTD benefits may be reduced by any money received from your rehabilitative earnings. If you want to participate in an Approved Rehabilitative Employment Program, it is your responsibility to apply for any such approved program.

*“Approved Rehabilitative Employment Program” is defined in the Glossary.*

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## Successive Disabilities

If you receive LTD benefits, return to work for less than 520 hours of work or 3 calendar months (whichever is longer), and again become disabled due to the same illness or injury, LTD income will resume without a 6-month STD waiting period, provided proper physician documentation is received and approved by the claims administrator. However, if you have been working for at least 520 hours of work, or more than 3 months (if longer), you will need to satisfy the STD waiting period before benefits begin.

*“Hour of Work” is defined in the Glossary.*

Disabilities due to unrelated causes will be treated as separate disabilities requiring satisfaction of separate waiting periods if the disabilities are separated by your return to work for 8 consecutive hours.

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## Exclusions

LTD benefits are not payable for disabilities in the following circumstances:

- If the Disability occurs during the first 12 months that your plan coverage is in effect if caused by any condition for which you received treatment during the 3-month period before your plan coverage became effective
- If you are not under the care of a licensed practicing physician
- If the Disability is due to an intentional self-inflicted injury
- If the Disability results from your commission of a felony
- If the Disability is due to war, declared or undeclared
- If the Disability is reported after termination of your active employment

## Claiming Long-Term Disability Benefits

Your company-assigned STD case manager will provide you with information on how to apply through the third-party administrator.

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## Duration of Benefits

The LTD plan continues a portion of your pay after you have been determined disabled for 6 months (or 1,040 cumulative work hours). As long as you continue to be disabled under plan provisions, benefits will be payable in accordance with the following schedules:

### Non-Bargaining, ATLC, FCLT, IGUA Central Alarm Station Operators and Beta 9 Operators

Age When Disability Begins	Maximum Benefit Period
62 or under	Until 65th birthday or 42 months, if later
63	36 months
64	30 months
65	24 months
66	21 months
67	18 months
68	15 months
69 and above	12 months

### IGUA Security Police Officers

Age When Disability Begins	Maximum Benefit Period
Prior to age 60	Until 65th birthday
60 and above	Lesser of 60 months or to age 70

During the time you are receiving LTD benefits, you must furnish periodic medical evidence of your illness or injury if requested by the Company or the Company's third-party administrator in order to remain eligible to receive benefits. Employees who recover from illness or injury during the first 24 months of LTD leave may contact the Benefit Plans Office to request a return-to-work medical evaluation to determine if the employee is capable of performing the essential functions of the job with or without reasonable accommodation(s). The Company does not hold an employment or job position open when an employee is on LTD. The decision on whether you return to work will be based on the results of this medical evaluation and the availability of an open position for which you qualify. If a position is available, the Benefit Plans Office will coordinate a return-to-work medical evaluation by your Company's Occupational Health Services department.

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## Benefit Amount

### Non-Bargaining, FCLT, YT, IGUA Central Alarm Station Operators and Beta 9 Operators Employees

- Your monthly LTD plan base benefit equals 30% of your monthly basic straight-time Pay, up to a maximum monthly benefit of \$5,000.
- If you elected to purchase the LTD buy-up plan, then you are eligible for an additional 30% of your monthly basic straight-time pay, up to a maximum monthly benefit of \$8,000.
- The LTD plan is reduced by income benefits you are eligible to receive from other sources, as described under "Reduction of Benefits."

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## **ATLC and IGUA Security Police Officers**

- Your monthly LTD plan base benefit equals 35% of your monthly basic straight-time pay, up to a maximum monthly benefit of \$5,000.
- If you elected to purchase the LTD buy-up plan, then you are eligible for an additional 30% of your monthly basic straight time pay, up to a maximum monthly benefit of \$8,000.
- The LTD plan is reduced by income benefits you are eligible to receive from other sources, as described under “Reduction of Benefits.”

The LTD administrator will instruct you on how to apply for Social Security benefits.

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## **Reduction of Benefits**

Your LTD benefits are reduced by other sources of income that are payable to you because of your total disability. Income that may reduce your LTD benefits includes, but is not limited to the following:

- Workers’ compensation benefits or benefits provided under a similar law; state disability benefits; and other statutory benefits for disability, retirement, or unemployment
- Benefits provided through Company benefit plans
- Any Social Security benefits for which you are eligible, including any benefit received by a dependent on your behalf because of your entitlement (Refer to the section titled “Social Security and Long-Term Disability Benefits.”)

If any of these benefits are payable as a lump sum, your LTD benefit will be calculated as if these benefits are paid monthly. The insurance company may have the right to recover advanced benefits by direct payment or by offsetting against future LTD payments.

Your LTD benefits will not be reduced by any private disability coverage that you have purchased.