

Schedule of Benefits

(GR-29N 01-01 01 NC)

Employer: Watson Electrical Construction Co., LLC

Group Policy Number: GP-473281

Issue Date: January 14, 2011

Effective Date: January 1, 2011

Schedule: 3A

Cert Base: 3

For: Short Term Disability

This is an ERISA plan, and you have certain rights under this plan. Please contact your Employer for additional information.

Short Term Disability Income Coverage

(GR-9N S-04-01 02)

Plan Features

Elimination Period

Option 1: Benefits start on the eighth calendar day for a disability period due to illness, a disabling pregnancy-related condition or **injury**.

Option 2: Benefits start on the fifteenth calendar day for a disability period due to illness, a disabling pregnancy-related condition or **injury**.

(GR-9N S-04-01 02)

Schedule of Short Term Disability Income Benefits

Weekly Benefit

60% of your **predisability earnings** calculated on a weekly basis

Maximum Weekly Benefit (combined total with all other Income benefits)

\$1,000

Minimum Weekly Benefit

\$25

Maximum Weekly Benefit Period

Option 1: 25 weeks, unless it ends earlier for one or more of the reasons stated in your Booklet-Certificate.

Option 2: 24 weeks, unless it ends earlier for one or more of the reasons stated in your Booklet-Certificate.

Benefits Actually Payable (GR-9N S-04-01 02)

Any weekly benefit actually payable to you by **Aetna** will be reduced by other Income benefits. For additional information regarding other Income benefits, see your Booklet-Certificate.

General (GR-9N S-28-01 01)

This *Schedule of Benefits* replaces any similar *Schedule of Benefits* previously in effect under your plan of short term disability benefits. Requests for coverage other than that to which you are entitled in accordance with this *Schedule of Benefits* cannot be accepted. This Schedule is part of your Booklet-Certificate and should be kept with your Booklet-Certificate form GR-9N. Coverage is underwritten by Aetna Life Insurance Company.