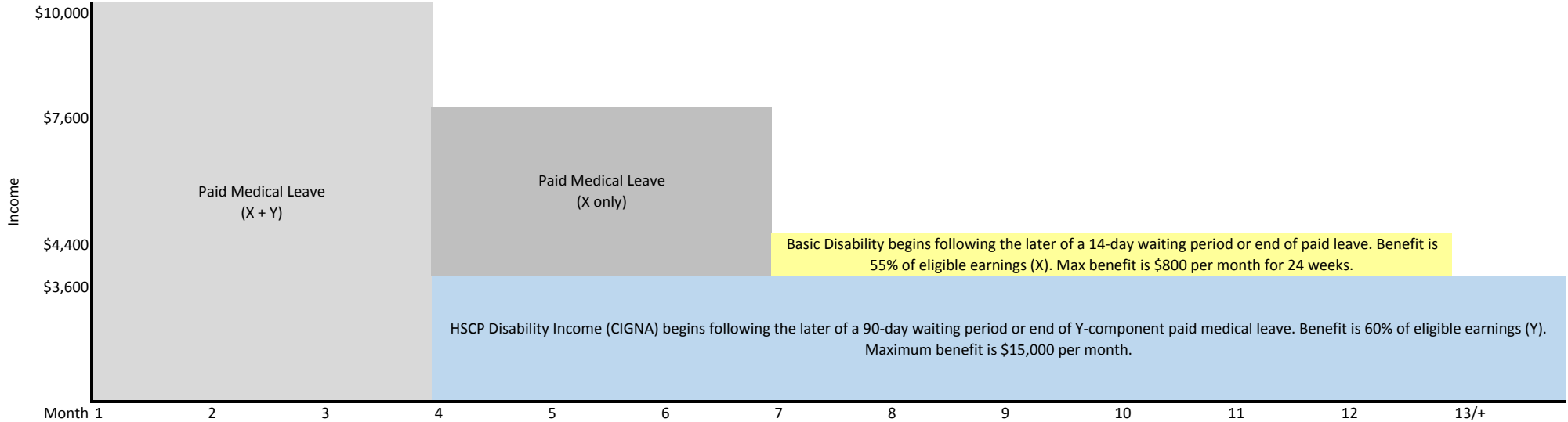


Disability Scenarios - HSCP Faculty Eligible for Paid Leave

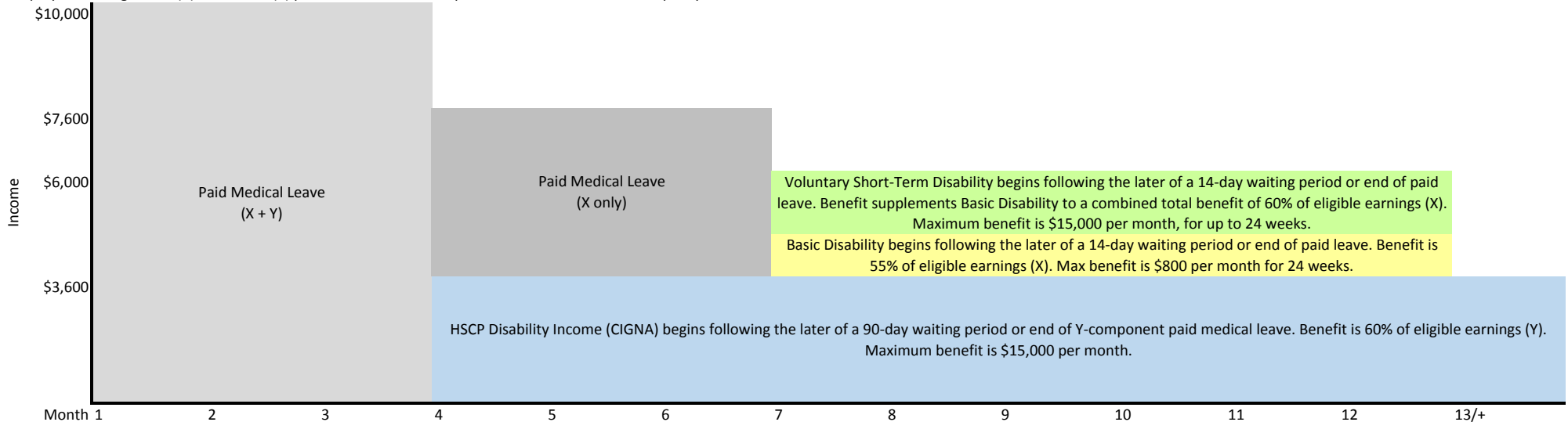
Basic Disability Only - Not enrolled in Voluntary Disability

- Employee earning \$4000 (X) and \$6000 (Y) per month and receives paid medical leave under HSCP policy



Enrolled in Voluntary Short-Term Disability only

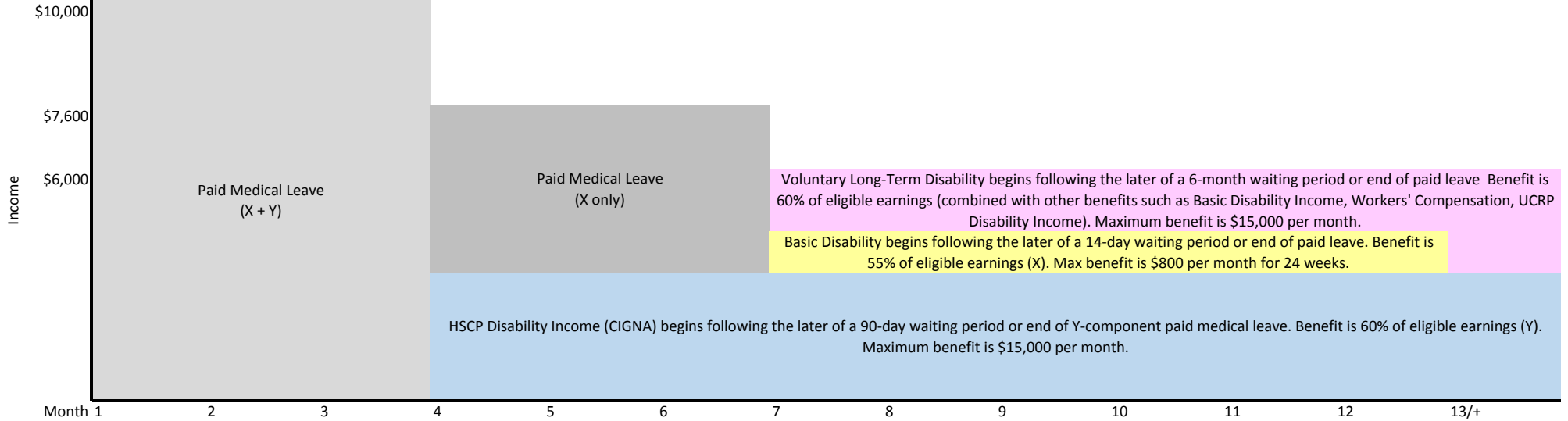
- Employee earning \$4000 (X) and \$6000 (Y) per month and receives paid medical leave under HSCP policy



Disability Scenarios - HSCP Faculty Eligible for Paid Leave

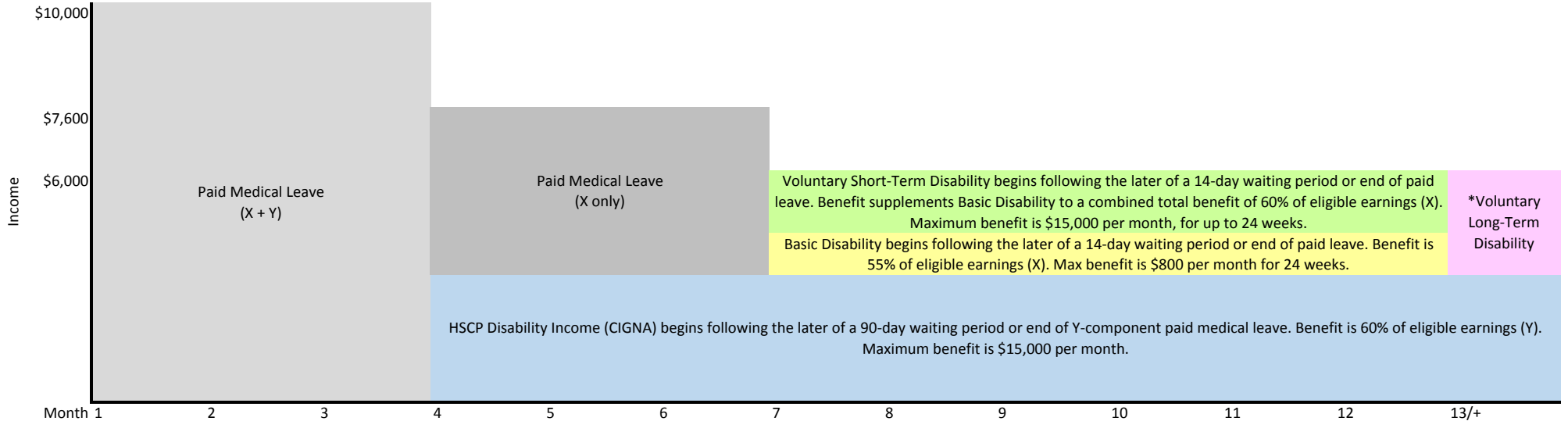
Enrolled in Voluntary Long-Term Disability only

- Employee earning \$4000 (X) and \$6000 (Y) per month and receives paid medical leave under HSCP policy



Enrolled in both Voluntary Short-Term and Long-Term Disability

- Employee earning \$4000 (X) and \$6000 (Y) per month and receives paid medical leave under HSCP policy



* Voluntary Long-Term Disability begins following the later of a 6-month waiting period or end of paid leave. Benefit is 60% of eligible earnings (combined with other benefits such as Basic Disability Income, Workers' Compensation, UCRP Disability Income). Maximum benefit is \$15,000 per month.