

Plan Highlights



Group Short Term Disability Insurance

Watts Water Technologies, Inc.

COVERAGE

Disability income protection insurance provides a benefit for “short term” disability resulting from a covered injury or sickness. Benefits begin at the end of the elimination period, if applicable, and continue while you are disabled up to the maximum benefit duration.

ELIGIBILITY

All Regular Full-Time active Salaried and Office Hourly Employees working 30 hours or more per week. Employees working on a temporary or seasonal basis are not eligible.

BENEFIT AMOUNT

Period of Employment	Disability Period	Payment as a % of Covered Salary
Less than 5 years	1st 2 Months	100%
	2nd 2 Months	75%
	3rd 2 Months	60%
5 to 10 years	1st 3 Months	100%
	2nd 3 Months	75%
10 years or more	1st 6 Months	100%

DAY BENEFITS BEGIN

Injury (accident): benefits begin on the 1st day of disability
Sickness (illness): benefits begin on the 8th day of disability,
Hospitalization: benefits begin on the same day when a room and board charge is made.

MAXIMUM BENEFIT DURATION

Benefits for one period of disability, will be paid up to a maximum of 26 weeks.

CONTRIBUTION REQUIREMENTS

Coverage is employer paid.

FEATURES

- ▶ Maternity covered as any other illness
- ▶ Non-occupational coverage

EXCLUSIONS

Benefits will not be payable for any disability caused by: an intentionally self-inflicted injury; an act of war (declared or undeclared); commission of a felony; sickness covered by workers’ compensation or other workers’ disability law; injury occurring out of or in the course of work for wage or profit.

For a comprehensive list of exclusions, limitations, and any applicable benefit offsets, please refer to the Certificate of Insurance. The Certificate also provides all requirements necessary to be eligible for coverage and benefits.

This Plan Highlights is a brief description of the key features of the RSL insurance plan. The availability of the benefits and features described may vary by state. It is not a certificate of insurance or evidence of coverage. Insurance is provided under group policy form LRS-6451, et al.