



Lush Cosmetics, Inc.

STD & LTD Benefits

Plan Highlights - Plan Date As Of 7/1/2019

SHORT TERM DISABILITY

Eligibility	Active employee in the United States working a minimum of 30 hours per week.
Base Benefit Amount	60% of your weekly earnings, to a max of \$1,000 per week
Contributions:	100% Employer Paid
Buy-Up Benefit Amount:	66.67% of your weekly earnings, to a max of \$2,000 per week
Contributions:	Employee Paid
Definition of Disability:	Both total and partial disability are covered
Elimination Period	7 days Injury/7 days Sickness
Duration	12 weeks

LONG TERM DISABILITY

Eligibility	Active employee in the United States working a minimum of 30 hours per week.
Base Benefit Amount	60% of your monthly earnings, to a max of \$12,000 per month
Contributions:	100% Employer Paid
Buy-Up Benefit Amount:	66.67% of your monthly earnings, to a max of \$12,000 per month
Contributions:	Employee Paid
Definition of Disability:	2 year Own Occupation, followed by Any Gainful Occupation
Elimination Period	90 Days (30 day Accumulation Feature)
Duration	Social Security Normal Retirement Age
Pre-Existing Condition:	3/12

This plan highlight is a summary provided to help you understand your insurance coverage from Unum. Details may differ from state to state. Please refer to your certificate booklet for your complete plan description. If the terms of this plan highlight summary or your certificate differ from your policy, the policy will govern.