

ASO STD

SUMMARY OF BENEFITS

Class 2

Plan Sponsor: EMR (USA Holdings) Inc.
Effective Date: January 1, 2026
Plan Number: 01-020379-00

The information in this summary may be replaced by any subsequently issued summary of benefits or Summary Plan Description.

Benefit Highlights:

Benefit Amount 60% of Salary up to \$1,050 per week

Elimination Period Accident - 7 days
 Sickness - 7 days
 (number of days you must be disabled to collect disability benefits)

Maximum Payment Duration

Accumulation of Elimination Days You can satisfy the days of your elimination period with either total (off work entirely) or partial (working some hours at your current job) disability.

Benefit Limitations Mental Illness:
 Substance Abuse:

Eligibility

All Full-Time Non-Union Employees, excluding Class 1 Employees. working a minimum of 30 hours per week.

Standard Provisions:

- Maternity is covered the same as any other condition.
- Non Occupational
- 45 days recurrent disability/temporary recovery



Contact Information for Claims

Phone: 1-877-377-6773

Fax: 1-877-737-3650

Symetra Life Insurance Company
Life and Absence Management Center
P.O. Box 1230
Enfield, CT 06083-1230

Rates for ASO STD coverage

Monthly rate per \$Person covered volume: \$1.750

This summary provides only a brief description of the short term disability benefits provided by the Plan Sponsor, and administered by Symetra Life Insurance Company. For a complete description, including all definitions, exclusions, limitations, and reductions in coverage, as well as information on termination of benefits, please contact your benefit administrator or refer to your Summary Plan Description. Coverage will be offered under Group Plan number 01-020379-00. All benefits are subject to the terms and conditions of the Summary Plan Description. If there is a difference between the information in this summary and the information contained in the Summary Plan Description, the terms of the Summary Plan Description will prevail. The terms of coverage may change over time; always refer to your current Summary Plan Description for information regarding your short term disability benefits.

Administered by Symetra Life Insurance Company