Virginia Wesleyan College recognizes that there may be times when an employee is unable to perform the regular duties of the job due to a serious illness and/or a serious accident. In such a case, in order to provide the employee with income, he/she may be eligible for Virginia Wesleyan College's Short Term Disability benefit.

The Short Term Disability plan is offered to all full time employees. There is no monthly premium required. The length of time an eligible employee may receive STD is based upon the total years of full time employment with the College. The schedule is as follows:

<table>
<thead>
<tr>
<th>Employed full time</th>
<th>Days Avail. for STD</th>
</tr>
</thead>
<tbody>
<tr>
<td>0 - 1 year</td>
<td>not eligible</td>
</tr>
<tr>
<td>1 - 2 years</td>
<td>30 calendar days</td>
</tr>
<tr>
<td>2 - 3 years</td>
<td>60 calendar days</td>
</tr>
<tr>
<td>3 + years</td>
<td>90 calendar days</td>
</tr>
</tbody>
</table>

After 90 days of leave, the College's Long Term Disability policy may become effective, depending on the provisions of that policy.

In order to access Short Term Disability, the employee must submit written application to his/her supervisor and to the director of Human Resources. In addition, a qualified physician must certify that the employee is disabled and unable to work. Verbal application will be accepted only in emergency cases. Application for Short Term Disability does not ensure its approval. Upon receipt of a written request, the Director of Human Resources will call a meeting of the Short Term Disability Committee. If approved, the first five (5) working days of leave will be charged to the employee's paid annual leave for employees who accrue annual leave. If the employee has no paid annual leave days remaining, because any accrued leave has been used up, the first five (5) working days will be leave without pay. In the case of full-time, benefit-eligible employees who do not accrue leave (i.e., 10-month employees), the first five (5) days of approved Short-Term Disability will be leave without pay.

While an employee is on Short Term Disability, the employee will be
receive one hundred per cent (100%) of his/her salary. This will be paid on the employee's regular pay schedule. With a written request to his/her supervisor, the College will mail the paycheck directly to the employee. It is the supervisor's responsibility to forward this written request to the payroll clerk if the supervisor would like payroll to mail the check.

Short Term Disability benefits are considered taxable income and will be reported on the W-2 withholding statement. In addition, any contributions from the employee towards other College sponsored benefits, such as insurance payroll deductions, will continue unless the employee specifies, in writing, that he/she wishes to discontinue participation. Cancellation of such contributions must be in accordance with the provisions of the policy being cancelled.

In accordance with the Paid Annual Leave policy, an employee will not accrue Paid Annual Leave while on Short Term Disability.

Short Term Disability benefits will be reduced if the employee receives other income for the same period of time. Other income might include worker's compensation, holiday pay, social security benefits, or wages earned while performing modified duties, as authorized by a physician and the College.

Virginia Wesleyan College may request medical documentation of the need for continued STD leave at any time during the leave. In addition, the College reserves the right to require a second opinion from a physician of its choice. When such a request is made, VWC will pay the full cost of the medical visit.

Short Term Disability payments will end when any of the following occurs:

- The employee returns to work with Virginia Wesleyan College;
- The employee returns to work with another employer, including self-employment;
- A qualified physician certifies that the employee is medically able to return to work;
- The employee refuses to seek a second opinion that has been requested by the College;
- The employee does not provide required documentation, such as medical documentation, or documentation of the receipt of other income.
In accordance with federal and state law, Virginia Wesleyan College will grant its employees a minimum of three month's leave with or without pay (see Family and Medical Leave Act, P & P #17).