Asahi Kasei (US) Non-Union
Short Term Disability Plan Highlights

As of January 1, 2022, all Asahi Kasei companies (US) will transition the Short Term Disability (STD) program to “fully-insured” for all non-union employees. This change allows the company to offer a standardized benefit for all participating Asahi companies. This program does not provide benefits for “work-related” accidents or illness.

The company pays the full cost of your Short Term Disability (STD) benefits. You must be disabled due to a “non-work related” injury or illness for at least seven (7) calendar days. If you are disabled more than 7 calendar days, your STD payments will come directly from Lincoln when approved, and not through regular payroll.

There is an unpaid “7 day elimination period” before disability benefits begin. During the 7 day elimination period, employees may choose to use paid PTO, Vacation, Flexible Holiday, or Sick hours; otherwise the elimination period will be unpaid. Time for the “7 day elimination period” should be recorded/requested in Workday. STD benefits will begin on the 8th day for approved leaves of absence.

STD earnings will be paid at 66 2/3% of your base pay, not including any additional earnings (i.e. “adders”, shift differential, etc.) up to $2,500/week for a maximum of 26 weeks or until Long Term Disability (LTD) begins. It is based on your standard weekly work schedule, not to exceed 40 hours per week.

You must be under the direct care of a physician, who may periodically be required to certify that you continue to be disabled. You may be eligible for other benefits, such as maternity & paternity leave, state mandated disability benefits and/or salary continuation. **Any payment amount may be offset by any state benefit to which you are eligible.*

What action steps do I need to take if I will be off work due to a non-work-related illness or injury?
Notify your manager/direct supervisor and Human Resources. You should also contact the AK Leave Specialist, Deb Wortman, at #704-587-8532 or email asahi-absence@ak-america.com.

What paperwork is required?
To request an STD leave of absence, contact ***Lincoln*** at #888-408-7300 or online www.mylincolnportal.com
First time online users will need to register using company code AsahiKasei (not case sensitive).

Your doctor will provide medical information directly to Lincoln confirming the need for your disability after a *Medical Authorization* form is completed by you and returned to Lincoln.

When do I get paid?
STD benefits begin on the 8th day of your disability. Lincoln will initiate payment after they receive the required medical information from your treating physician in order to review your claim. Payments are made weekly, in arrears, minus taxes once a full week of benefit is payable. If you prefer additional fed/state taxes to be withheld, contact Lincoln directly.

**Base salary is based on your standard weekly hours, not to exceed 40 hours per week. It does not include shift adders, premiums, etc.*

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If you are eligible for a State benefit because of where you work or live, your STD payment amount from Lincoln will be offset, thereby reducing your payment. ***You are required to file for all State benefits for which you may be eligible.***

How long can I be on STD leave?
STD leave can last up to 26 weeks or until benefits become payable under the Long-Term Disability plan, whichever occurs first, if you remain disabled (as defined by the plan).

Will I continue to receive my benefits while on STD leave?
Yes, benefits will continue while on STD leave. When employees return to work from leave, "catch up" premiums will be taken each pay period for missed deductions. Payroll will deduct the "current" biweekly benefit deduction plus "1 missed deduction" until the total amount in arrears is paid.

This does not apply to Health Savings Account contributions. Contributions will continue once you return to work, but contributions missed while on leave will not be caught up. Once you return to work, you can adjust your Health Savings Account deduction through Workday as needed to reach your desired total. This is the same for contributions to your 401(k) retirement account.

*The maximum time allowed for all leave of absences is 12 months (STD/LTD/WC). If not returned to work by end of the 12 months, employment will be terminated. Termination does not impact LTD & WC claim status.

Can I change my benefits while on STD leave?
Yes, in some cases. Please contact the benefits team at asahi-benefits@ak-america.com for more information.

Special Note

401(k) Loans: If you have a current 401(k) loan, payments will not continue while you are on leave, nor will they be caught up when you return. Please contact Transamerica at #800-755-5801 to discuss payment arrangements while on leave.

Garnishments: Garnishment payments will resume when you return to work.

What action steps do I need to take when I am able to return to work?
Contact Lincoln and notify the AK Leave Specialist, Deb Wortman, at #704-587-8532 or email asahi-absence@ak-america.com when you are released by your physician to return to work. Please provide a copy of your doctor's return to work authorization.

For locations that require additional return to work requirements, these will be discussed when you notify the AK Leave Specialist is that you have been released by your physician to return to work.

This FAQ contains only a brief summary of your benefits. We have tried to ensure the accuracy of this summary, but if there is any discrepancy between the benefits discussed in this summary and the official plan documents, the official plan documents will rule. Actual benefits will be paid in accordance with the carrier contracts and any amendments to those contracts in place at the time of the claim. Please refer to the carrier booklets for details regarding your coverage, including benefit limitations and exclusions. Benefits are provided at the company's discretion and do not create a contract of employment.

The company reserves the right to amend, modify or terminate any plan at any time and in any manner.