

The Prudential Insurance Company of America

New York Disability Benefits Law (DBL)

For New York Employees of Franklin Covey Co.

Effective January 1, 2025

The document reflects 2024 benefits and rates. Please note that 2025 benefit and rates (not yet published) will apply effective 1/1/2025.

Eligibility and Effective Date of Coverage: All New York employees are eligible for coverage provided the employee has completed four or more consecutive weeks (25 days for part-time employees) of employment (not necessarily with the current employer).¹

Amount of Benefit: DBL benefits are paid at the rate of 50% of weekly earnings. The maximum benefit is \$170 per week. If an employee's average weekly wage is less than twenty dollars, the benefit shall be such average weekly wage. The amount of benefit payable for each day you are disabled is generally one-fifth of your weekly benefit (based on the actual number of days worked per week).

Maternity Benefits: Pregnancy related disabilities are treated as any other illness.

Deductible Sources of Income: The New York Disability Benefits Law determines any applicable deductible sources of income.

Benefit Duration: DBL benefits are payable for up to 26 weeks during any one period of disability.

Waiting Period: Benefits begin on the 8th day of Disability.

Cost to Employee: New York Disability Law benefits are being provided to you on a non-contributory basis. The entire cost your coverage is being paid by your Employer.

Limitations: Benefits are not payable under the following conditions:

- The disability is caused by accident or

sickness arising out of or in the course of employment.

- You are receiving unemployment benefits.
- The disability is due to the willful intention of you to self-inflict injury or disability resulting from perpetration of an illegal act.
- For any period during which you performed work for remuneration or profit.
- When the disability benefit plus any remuneration from your employer exceeds your regular weekly wage prior to the disability.
- For more than 26 weeks of disability during a period of 52 consecutive weeks.
- You are not under the care of a duly licensed physician, podiatrist, chiropractor, dentist or Case Nurse Manager acting within the scope of his/her practice.
- For any disability due to any act of war, declared or undeclared.
- For high school students while attending school.

Additional Information: This document provides a brief summary of your coverage under New York Disability Benefits Law. You may access the entire New York Disability Benefits Law on the New York State's Assembly website:

<http://public.leginfo.state.ny.us/menuf.cgi>

¹ Refer to Article 9 Disability Benefits of the Workers' Compensation Law for exemptions.

Group Disability Insurance coverages are issued by The Prudential Insurance Company of America, a Prudential Financial Company, Newark, NJ. The Booklet-Certificate contains all details, including any policy exclusions, limitations and restrictions, which may apply. (Contract Series: 83500, GRP 100489)

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