United of Omaha Life Insurance Company

A MUTUAL of OMAHA COMPANY

GROUP SHORT-TERM DISABILITY CERTIFICATE SUMMARY



This summary describes some of the terms and conditions of the Policy. For a complete description of the terms and conditions of the Policy, refer to the appropriate section of the Certificate, available from the Policyholder. A person is not necessarily entitled to insurance because he or she received this summary. A person is only entitled to insurance if he or she is eligible in accordance with the terms of the Policy. This summary was published on July 1, 2024.

POLICY INFORMATION

Policyholder: Huneeus Vintners, LLC
Policy Effective Date: August 1, 2018
Policy Anniversary: August 1

Policy Number: GUG-BDJB
Group Number: G000BDJB

Classification: All Other Eligible Employees
Minimum Work Hours Required: 30 hours per week

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When Insurance Begins: The first day of the month that follows the day the Employee

becomes eligible. Additional eligibility conditions apply as

described in the Certificate.

Elimination Period:

Injury: 7 calendar days Sickness: 7 calendar days

BENEFITS

Weekly Benefit Percentage:60%Maximum Weekly Benefit:\$2,500Minimum Weekly Benefit:\$15Maximum Benefit Period:12 weeks

Reasonable Accommodation Benefit: The lesser of 100% for covered services expenses, \$1,000 or

an amount equal to the total Gross Weekly Benefit.

Vocational Rehabilitation Benefit: 5%