



GROUP SHORT TERM DISABILITY INSURANCE

Group Short Term Disability insurance from Standard Insurance Company helps provide financial protection for insured members by promising to pay a weekly benefit in the event of a covered disability.

The cost of this insurance is paid by Super Micro Computer, Inc.

Eligibility	
Definition of a Member	You are a member if you are an active employee of Super Micro Computer, Inc. and regularly working at least 30 hours each week. You are not a member if you are a temporary or seasonal employee, a full-time member of the armed forces, a leased employee or an independent contractor.
Eligibility Waiting Period	If you are already a member on the date the group policy is effective, you are eligible on that date. If you become a member after the group policy effective date, you are eligible on the first day of the month that either coincides with or follows the date you become a member.
Benefits	
Weekly Benefit	60% of the first \$3,333 of weekly predisability earnings as of the date of disability, reduced by deductible income (e.g., work earnings, workers' compensation, state disability, etc.).
Maximum Weekly Benefit	\$2,000
Minimum Weekly Benefit	\$50
Benefit Waiting Period	Your weekly benefit becomes payable after you have been continuously disabled for 7 days for disability caused by accidental injury and 7 days for disability caused by physical disease, pregnancy or mental disorder.

Benefits Continued

Definition of Disability

For the benefit waiting period and while the Short Term Disability benefits are payable, you are considered disabled if as a result of physical disease, injury, pregnancy or mental disorder:

- You are unable to perform with reasonable continuity the material duties of your own occupation; or
- You are unable to earn more than 80% of your predisability earnings when you work for your employer.

Maximum Benefit Period

83 days

Other Features and Services

- Reasonable Accommodation Expense Benefit
- Return to Work Incentive
- Temporary Recovery Provision
- Health Advocacy Select

This information is only a brief description of the group Short Term Disability insurance policy sponsored by Super Micro Computer, Inc. The controlling provisions will be in the group policy issued by The Standard. The group policy contains a detailed description of the limitations, reductions in benefits, exclusions and when The Standard and Super Micro Computer, Inc. may increase the cost of coverage, amend or cancel the policy. A group certificate of insurance that describes the terms and conditions of the group policy is available for those who become insured according to its terms. For more complete details of coverage, contact your human resources representative.



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