

Short-Term Disability Insurance



Short-term disability insurance is meant to cover you for a short period of time following a non-work-related illness or injury that keeps you out of work.

Effective October 1, 2025, the administration of Short-Term Disability benefits will be managed by Voya. Voya will be responsible for verifying eligibility, processing claims, and coordinating benefit payments with Arcwood in accordance with the terms outlined below.

Short-Term Disability Highlights

- **Automatic Enrollment:** Benefits-eligible employees are automatically enrolled in the Short-Term Disability benefit, which continues to be paid for by the company.
- **Benefit Start:** Benefits begin immediately with no elimination period.
- **Salary Continuation:**
 - Hourly and salaried benefits eligible employees will have salary continuation equal to 100% of their current weekly earnings for weeks 1-13 and 80% of their current weekly earnings for weeks 14-26.
- **Coverage Duration:** Up to 26 weeks.
- **Payroll Processing:** Benefit payments will continue to be processed through payroll, with normal taxes and benefit deductions (including 401(k) contributions) withheld.

Administration

All STD claims must be submitted to Voya. Voya will manage all aspects of the leave process, including documentation review, eligibility determination, communication of claim status, and coordination of return-to-work procedures.

Employee Responsibilities

Employees must notify their supervisor and initiate a claim with Voya as soon as practicable following the onset of a qualifying illness or injury. Failure to do so may result in delays or denial of benefits.

Additional Information

Detailed instructions for submitting a claim, including contact information for Voya, are available on the [Total Rewards site](#) or by contacting HR Services at hrs@arcwoodenviro.com.

Benefit Period	Weekly Disability Income Benefit
Day 1-Week 13	100% of current weekly earnings
Weeks 14-26	80% of current weekly earnings