

You Have This Many Years of Service*:	Your Benefit Elimination Period Lasts for This Many Weeks:	Your STD Benefits Will Replace 60% of Your Pay for This Many Weeks:	Your STD Benefits Will Replace 100% of Your Pay for this Many Weeks:
Less than 1 year	1 (7 calendar days)	25	0
1	1	23	2
2	1	21	4
3	1	19	6
4	1	17	8
5	1	15	10
6	1	13	12
7	1	11	14
8	1	9	16
9	1	7	18
10	1	5	20
11	1	3	22
12	1	1	24
13 or more	1	0	25

**Once you have completed a full year of employment, years of service will be established each January 1, based on your employment anniversary date in that year.*

Note: There is an unpaid benefit elimination period for each new disability. The benefit elimination period is unpaid unless you choose to substitute accrued PTO time (Puerto Rico team members can use either sick pay, vacation or floating days).