



FINANCIAL



Short and Long-Term Disability At-A-Glance

If you're unable to work because of a non work-related illness or accident, disability benefits can replace some lost income.

Short-Term Disability

Short-Term Disability provides you income during an approved disability. You do not need to elect coverage. At Georgia-Pacific, this benefit is known as Accident & Sickness for hourly employees and Salary Continuation for salaried employees.

Long-Term Disability

Long-Term Disability (LTD) provides a certain percentage coverage of your monthly pre-disability earnings¹ each month, in case an illness or injury leaves you out of work for an extended amount of time.

¹ Coverage is subject to a maximum benefit, offsets from other income sources, and evidence of insurability requirements.

Did you know?

By the time you reach age 30, you are more likely to be disabled than to die by age 60. LTD offers you a financial safety net as a type of insurance on your income.



Need support?

To initiate a leave of absence, visit koch.link/myleave. Infor employees email kgs.leaveofabsence@infor.com.

For more detailed information, log in to the Koch Benefits Enrollment site to see your *Benefits Guide* and the *Summary Plan Description* under *Plan Documents*. Infor employees can find these documents on the U.S. HR SharePoint site.

This information applies to eligible U.S. employees of Koch Industries, Inc. and affiliated companies. It does not apply to employees who work less than 30 hours per week or those classified as temporary, intern, temporary Field Service, OPD Field Service, Engineering Field Boilermaker, employed by Encadria Staffing Solutions, LLC OR employees who are included in a unit of employees covered by a bona fide collective bargaining agreement in which the benefits described were the subject of good faith bargaining and the benefits were agreed to not be available to those employees.

Any conflict between this summary and the benefit plan documents shall be controlled by the plan documents. If there is any conflict between this summary and your company's policies, the company policy shall control. Koch Industries, Inc. reserves the right to make changes in the benefits, costs and other provisions relative to employee benefits or to terminate any benefit plan or program offered to employees at any time.

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