

SHORT-TERM DISABILITY

If you become temporarily disabled and unable to work, the loss of your income could make it difficult to manage your expenses. Disability benefits provide you with income protection in the event that you are unable to work due to an injury, illness or maternity leave. Briggs & Stratton provides this benefit at no cost to you, so you can focus on getting better and worry less about your bills.



- **Maximum benefit period** - Once approved, this benefit pays until the earlier of one-half the employee's length of service, or up to a maximum of 26 weeks, or until you are no longer disabled and able to return to work, as defined by the plan.
- **Elimination period** - the period of time between the onset of a disability, and the time you are eligible for benefits. In general, the elimination period could be up to seven calendar days.
- **How to apply** - Contact HR to report an absence or to receive a disability brochure and then call New York Life at (888) 842-4462 or log in to www.mynylqbs.com.

Refer to the Employee Handbook or policy information located on the benefits portal at mylinks.basco.com & select *Success Center>Benefits*. We have partnered with New York Life to provide our disability leave management. In the event that you need to report an absence or disability, make sure to notify your HR representative.

VOLUNTARY LONG-TERM DISABILITY

Long-term disability benefits begin if you have an illness or injury that prevents you from working for more than 26 weeks. It pays 60% of your monthly covered earnings. The maximum amount and duration of the benefit is based on your employment. You must be actively at work on the effective date of the insurance in order for the coverage to take effect. If you enroll in long-term disability when you are initially eligible, Evidence of insurability (EOI) is not needed. If waived initially, EOI would need to be completed for any future enrollments. Please see the EOI section on page 22 for more information.

Pre-existing Condition Limitation - Benefits are not payable for medical conditions for which you incurred expenses, took prescription drugs, received medical treatment, care or services (including diagnostic measures), or for which a reasonable person would have consulted a physician during the 3 months just prior to the most recent effective date of insurance. Benefits are not payable for any disability resulting from a pre-existing condition unless the disability occurs after you have been insured under this plan for at least 12 months after your most recent effective date of insurance.

LEAVE OF ABSENCE

Briggs & Stratton is committed to providing quality support and resources to our employees when they experience personal, family or medical needs that can require an employee to request time away from work.

Employees are required to request a leave of absence if they are going to miss three consecutive business days, or up to 10 intermittent days, due to one of the following situations:

- For incapacity due to pregnancy, prenatal medical care or child birth
- To care for the employee's child following the birth or placement for adoption or foster care
- To care for the employee's spouse, son, daughter or parent who has a serious health condition
- For a serious health condition (either work-related or non-work-related) that makes the employee unable to perform their job
- For military service, training or reserve duty

How to Request a Leave of Absence

- Call (888) 842-4462
- Log in to www.mynylqbs.com

Employees are required to notify their supervisor of:

- Missed work due to illness, injury or leave of absence
- Changes in work schedule, return to work or restrictions

The attendance policy will apply when employees fail to call New York Life or comply with call-in procedures.