



Overstock.com provides this valuable benefit  
at no cost to you.

All Regular Full-Time Active US Employees

## Short-Term Disability Plan

### Protect your paycheck when you can't work.

Many medical conditions can keep you out of work. Short-term disability insurance helps you meet your financial obligations while you're recovering from an injury, illness, surgery, or childbirth. Overstock.com's short-term disability plan provides partial income replacement if you are unable to work due to a qualifying illness or injury.

#### AT A GLANCE:

- A cash benefit of 60% of your weekly salary (up to \$3,000) when you are out of work for up to 90 days due to injury, illness, surgery, or recovery from childbirth
- A partial cash benefit if you can only do part of your job or work part time
- A prompt, responsive claims process

#### ADDITIONAL DETAILS

**Elimination Period:** Benefits are payable after a period of 14 calendar days due to injury or sickness.

For complete benefit descriptions, limitations, and exclusions, refer to the plan document.

Please see your Human Resources department or Benefits department for additional information.

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