

## Disability Income Benefits



Regency Energy Partners provides full-time employees with short and long-term disability income benefits. These benefits are 100% employer paid. In the event you become disabled from a non-work-related injury or sickness, disability income benefits are provided as a source of income. You are not eligible to receive short-term disability benefits if you are receiving workers' compensation benefits.

<b>Short-term Disability</b>	
<b>Benefits Begin</b>	14 days Accident & Illness
<b>Benefits Payable</b>	60%
<b>Percentage of Income Replaced</b>	Gaining less than 80% of weekly earnings and/or engaged in partial disability employment
<b>Maximum Benefit</b>	\$2,308
<b>Benefit Duration</b>	24 Weeks
<b>Actively at Work</b>	Applies
<b>Partial Disability Benefits</b>	Included
<b>Maternity</b>	Yes

<b>Long-term Disability</b>	
<b>Benefits Begin</b>	180 days
<b>Percentage of Income Replaced</b>	60% of Monthly Earnings
<b>Maximum Benefit</b>	Class I / Executives - \$15,000 Class II / All others - \$10,000
<b>Pre-Existing Conditions</b>	3/12 – if treatment 3 months prior, then no coverage until 12 months covered
<b>Mental Illness / Substance Abuse</b>	24 Months Limitation per Lifetime
<b>Social Security Integration</b>	Family

This guide is a summary only. Please refer to your Cigna certificate booklet for a complete description of Cigna's detailed benefits, exclusions and limitations information.