



SHORT-TERM DISABILITY POLICY

The short-term disability benefit provided by nbkc bank is a self-funded plan for income replacement for employees unable to work due to injury, illness, or pregnancy.

Eligibility

A regular, full-time employee (30+hrs/week) or a commissioned employee and who is unable to work due to illness, pregnancy, surgery, recuperation from a major accident or injury is eligible after six months of continued employment. There is a 7-calendar day elimination period that has to be satisfied before the benefit will pay. During this time the employee will be required to use 5-days of paid time off. If an employee does not have 5-days of paid time off available, the employee will not receive pay during the 7-calendar day elimination period. An employee receiving workers' compensation, long-term disability or disability pay under any state or federal plan is ineligible for this benefit. To be eligible for continued disability benefits, the employee must not engage in outside employment and is expected to avoid activities that may delay recovery and a return to work. Short-term disability will run concurrently with FMLA or Company Approved Medical Leave and adjacently to Parental Leave, when appropriate.

Medical certification

An employee suffering from a short-term disability must be under the care of a legally qualified physician. The employee must provide an attending physician's statement of disability certification that includes the starting and expected ending date that the employee will be unable to perform his or her customary job function. This certification must be submitted to Human Resources within 15-calendar days of receipt. Human Resources partners with Prudential as a third party verifier and will submit these documents to them for review and determination on the benefit qualification.

nbkc bank has the right to require satisfactory evidence of disability and of its continuance, including examinations by a physician, before making each benefit payment.

Benefit payment

After the 7-calendar day elimination period, an employee on short-term disability will continue to receive his or her regular salary and benefits during the period of absence required for the disability in accordance with recommendation of Prudential's medical verifier.

Employees are eligible to receive a maximum of 12-weeks of short term disability payments in a rolling 12-months. The employee may take this 12-week time period at once or in more than one occurrence, based on each eligible injury. Once the employee has received 12-weeks of paid short-term disability, the employee must use PTO for any additional approved time away. If PTO is not available, the employee will take unpaid time away. Employees must exhaust all available PTO prior to taking unpaid time off.

Mortgage Loan Originators and Loan Originator Managers will be paid an hourly rate determined by their prior six months commission average.

Payments are made on regularly scheduled paydays. The benefit is taxable income. Short-Term disability is paid on intermittent and continuous leave schedules. Short-term disability leave cannot be accumulated from year to year. In the event of termination, no payment will be made for any unused leave to which an employee may be due if eligible. No benefits will be paid after an employee has retired.

Return to work

The employee must return to work as soon as permitted by his or her health care provider. The employee must submit a return to work certification to Human Resources before returning to work. An employee whose absence has been designated as FMLA (Family and Medical Leave Act) leave is eligible for reinstatement as provided by the FMLA. The employee will normally be reinstated to his/her former position. If that position had to be filled out of a business necessity, a reasonable effort will be made to place the employee in a comparable position without affecting salary or service.

Employees with any questions regarding this policy should contact Human Resources.