

**DISABILITY BENEFITS/SALARY CONTINUATION**  
**(Short Term Disability)**

This benefit includes employees whose length of service is at least 4 weeks and is available to any employee who is absent due to a non-work-related disability for more than 7 consecutive days. It is payable for up to 26 weeks in a 52-week period.

The employee may receive **TWO** benefits:

**1. STATUTORY DISABILITY BENEFIT** (required under state law where applicable).

The NY benefit is paid at one half the employee's salary, up to a maximum of \$170.00 per week. Note: Statutory disability benefit varies per state.

**2. SALARY CONTINUATION** - a graduated salary plan based on length of service.

The Bank provides a salary continuation benefit to eligible salaried employees who become disabled while actively employed at the Bank. The payment is designed to supplement the statutory disability benefit where applicable, up to the level of the employee salary prior to the disability. Part Time employees are not eligible for this supplemental benefit.

The first 5 business days of an approved disability are covered at 100% of weekly base salary.

Thereafter, the salary continuation benefit is as follows:

*Years of Service	Weeks at 100%	Weeks at 80%	Weeks at 50%
4 weeks to < 1	0	0	5
1 to 4	5	5	5
5 to 9	10	10	6
10 to 14	13	13	0
15 +	26	0	0

\*Length of service is measured as of the start of an approved disability. Salary continuation is paid only if the leave is approved by the third-party administrator.

**Disability and Family Medical Leave**

Disability is used to offset Family and Medical Leave (FMLA) and is treated in the same way as a request for FMLA leave unless specified otherwise.

Contact [Benefits@applebank.com](mailto:Benefits@applebank.com) for more information.