



MUNICIPAL INSURANCE TRUST OF NORTH CAROLINA SHORT TERM DISABILITY RIDER

The following benefits provided by the Municipal Insurance Trust of North Carolina (MITNC) shall be effective July 01, 2003 for Governmental Units, which elected short-term disability.

SHORT TERM DISABILITY BENEFIT SCHEDULE OF BENEFITS

Amount of Benefit:	60% of Basic Weekly Salary
Benefit Begins:	8 th day of a Disability due to an Accident or Sickness
Maximum Payment Period:	26 weeks

***Only employees working 30 hours or more per week are eligible for this benefit.**

SHORT TERM DISABILITY BENEFITS FOR EMPLOYEES

If a Participant while covered under this Plan for short term disability benefits, shall become wholly and continuously disabled so as to be actually prevented from the performance of every duty of his or her occupation or employment for salary or wages, due to bodily injury or sickness, the MITNC will pay benefits to such Participant according to the Schedule of Benefits.

Employees must be actively at work on the effective date of the short-term disability benefit plan to be eligible for benefits. If the employee is not actively at work, short-term disability benefits will be postponed until the employee returns to work for at least five consecutive workdays. For the purpose of this plan, actively at work shall mean the active expenditure of time and energy in the service of the governmental unit, except that a Participant shall be deemed actively at work on each day of a regular paid vacation, or on a regular non-working day, on which he or she is not disabled, provided he or she was actively at work on the last preceding regular working day.

Successive periods of disability shall be considered as one continuous period of disability unless: (1) the subsequent disability is due to causes entirely unrelated to the causes of the previous disability; or (2) they are separated by a continuous period of at least two weeks during which the Participant is not absent from active work on a full-time basis.

Changes in the amount of benefit due to change in occupation, position, salary or wage will become effective on the first day of the month following the date of change, except if the Participant is away from work due to disability on the date an increase in the amount of benefit would become effective, it will be postponed until the Participant returns to active full-time work.

EXCLUSIONS

WAR

You are not covered for Disabilities caused or contributed to by war or any act of War. War, means declared or undeclared War, whether civil or international, and any substantial armed conflict between organized forces of a military nature.

INTENTIONALLY SELF-INFLICTED INJURY

You are not covered for Disabilities caused or contributed to by an intentionally self-inflicted injury, while sane or insane.

EMPLOYMENT

You are not covered for Disabilities arising out of or in the course of any employment for wage or profit.

LIMITATIONS

OCCUPATIONAL BENEFITS

You are not eligible for benefits during any period you are receiving or are eligible to receive benefits under a Workers' Compensation law or similar law. If your claims for these benefits are accepted, compromised, or settled, you must repay us for the full amount of any payments we make to you while your claims for occupational benefits were pending.

LONG TERM DISABILITY

You are not eligible for STD benefits during any period you are receiving or are eligible to receive LTD benefits under any policy issued by Provident.

BENEFIT OFFSETS

Benefit Offsets means the following:

1. Salary continuation from the Employer; and
2. Any amount you receive or are eligible to receive because of your Disability under any state disability income benefit law or similar law.