


# BENEFITS

## *Short Term Disability Auto-enrollment protects your future*



Short Term Disability (STD) coverage is designed to ensure that you will have the financial security you need to support your lifestyle should you become disabled and unable to work due to pregnancy, injury or illness that is non-work related. It could provide a tax-free benefit of 60 percent of your income, up to \$1,000 per month, when you need it the most.

Starting April 1, Costco is making STD even more accessible to new employees by making their

enrollment automatic as soon as they become eligible (on the first of the month following 90 days of employment and working at least 10 hours a week). This will affect all employees\* who started after January 1, 2005, each of whom will receive a letter at home detailing the plan. Those employees who feel this benefit is not right for them will be able to opt out of coverage at that time.

\* Employees in California, New York, New Jersey, Hawaii and Puerto Rico participate in state-mandated STD plans and do not participate in Costco's plan.