



bebe stores, Inc.

Summary of Benefits for Short Term Disability Insurance for Employees of bebe stores, Inc.

Eligibility	All active, full-time employees working a minimum of 37.5 regularly scheduled hours per week.
Waiting Period for New Hires	First of the month following 12 months of employment.
Weekly Benefit	<p>60% of Basic Weekly Earnings, less benefits from other income, to a maximum weekly benefit of \$3,500.</p> <p>Basic Weekly Earnings means your weekly rate of pre-disability earnings including any bonuses and/or commissions, excluding any overtime pay and extra compensation. Commissions and bonuses will be averaged over a 12 month period prior to the date the disability begins.</p> <p><i>This benefit is paid for by your employer.</i></p>
Elimination Period	<p>0 Consecutive Calendar Days for Injury</p> <p>7 Consecutive Calendar Days for Sickness</p>
Definition of Disability	“Disability” or “Disabled” means the Covered Person, as a result of Injury or Sickness, is unable to perform the Material and Substantial Duties of his Own Job.
Maximum Benefit Period	13 Weeks from the date of disability
Partial Disability Benefits	If you are able to return to work on a partial basis while transitioning from disability to full employment status after receiving a disability benefit for 7 days or more, you may be eligible for a work incentive benefit. If you qualify for the work incentive benefit, any income you earn while receiving STD benefits will be added to your STD benefit. If that amount exceeds 100% of your pre-disability earnings, your STD benefit will be reduced by the excess.
Worker’s Compensation	Employees who have approved Workers’ Compensation claims for the same condition are not eligible for benefits under Short-Term Disability. However, any benefits received from Workers’ Compensation will be used as an offset to the Long Term Disability benefits.
Successive Period	If you become disabled for the same or related condition within two continuous weeks following your prior disability, you will not need to file a new STD claim and any new period of disability will be considered under your prior claim.

The above information provides highlights of your plan. It does not and is not intended to cover the program in detail. If a conflict exists between a statement in this document and any provision in the policy, the policy will govern.

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