

For this plan year, the plan includes the following provisions, subject to change or discontinuation with or without notice at anytime.

This Summary Plan Description presents an overview of your Benefits. In the event of any discrepancy between this Summary Plan Description and the official Plan Document, the Plan Document shall govern.

Short-term disability is not an ERISA plan. It is a salary continuation plan.

Table of Contents

Overview of the Short-Term Disability (STD) Plan.....	1
If the Plans Are Ended or Modified	1
No Implied Promises	1
Who Is Eligible for the Short-Term Disability Plan?	1
Definition of Total Disability under the Short-Term Disability Plan.....	1
Residual Benefits	1
How Your Short-Term Disability Coverage Works	2
When You Become Eligible	2
When Benefits Start	2
How Short-Term Disability Benefits Are Paid.....	3
When Benefits End.....	3
Return to Work	4
Continuing Proof of Disability	4
Disabilities Not Covered Under the Short-Term Disability Plan	4
STD Claim Information	4
How to File a Claim	4
How Claims Are Paid	5
Recovery of Overpayments	5
What Happens to Your STD Plan Benefits When You Leave the Company?.....	5
When Short-Term Disability Plan Coverage Ends	5
Guidelines Affecting Your Short-Term Disability Benefits.....	5
Coordination of Benefits	5
Social Security Disability Benefits.....	6
Leave of Absence	6

Overview of the Short-Term Disability (STD) Plan

The purpose of the short-term disability (STD) plan is to provide financial protection against interrupted income due to a short-term illness or injury. The plan is designed to continue a portion of your salary for a period of up to 25 weeks unless mandated otherwise by state regulations (i.e. California). You must use time from your paid time off (PTO) or your Floating Holiday (FH) account to be paid for the seven calendar day waiting period.

The amount of income replacement you receive is based on your years of service with your participating Deluxe related company ("the Company") on the date you become disabled. Short-term Disability coverage is provided to all eligible employees with no cost to you unless mandated otherwise by state regulation (i.e. New Jersey). Short-term disability benefits run concurrently with Workers Compensation and Family Medical Leave (FMLA), if eligible.

The amount of income replacement you receive is based on your years of service with Deluxe.

If the Plans Are Ended or Modified

Deluxe reserves the right to amend, modify, suspend, or terminate any of its plans at any time, in whole or in part. If material changes that affect you are made in the future, you will be notified.

No Implied Promises

Nothing in this Web site says or implies that participation in the plans is a guarantee of continued employment with the Company. Nor is it a guarantee that the plans or contribution levels will remain unchanged in future years.

Who Is Eligible for the Short-Term Disability Plan?

You are eligible to receive Short-term disability coverage if you are:

- An active, full-time employee; or
- A part-time employee regularly scheduled to work 20 or more hours per week.

This does not include seasonal or temporary employees or independent contractors.

Check with your Human Resources Representative to determine if you are eligible for this plan.

Definition of Total Disability under the Short-Term Disability Plan

You are considered totally disabled under the short-term disability plan if you are prevented from performing the essential duties of your occupation, for a seven consecutive, full-calendar day elimination period. Upon approval of short-term disability benefits by CIGNA, our short-term disability provider, you may continue to be eligible for short-term disability benefits if you are earning less than 20% of your pre-disability, base pay plus applicable pay differentials, weekly earnings because of:

- A non-work-related accidental bodily injury;
- Sickness;
- Mental illness;
- Substance abuse; or
- Pregnancy.

Although you do not have to be hospitalized, you must be under the continuous care of a legally qualified physician.

Residual Benefits

You may be eligible to receive residual disability (partial disability) benefits if you have met the definition of total disability, have been receiving short-term disability benefits, and are now able to perform some, but not all of the essential duties of your occupation. And, as a result, your current weekly base earnings are more than 20%, but no more than 80% of your pre-disability weekly earnings. For more information on residual benefits, call your short-term disability claims manager at CIGNA Group Insurance at 1-888-842-4462.

How Your Short-Term Disability Coverage Works

If you become disabled and are eligible for Short-Term Disability benefits, you may continue to receive a percentage of your base salary.

When You Become Eligible

Short-term disability coverage is effective on the first day of the month following your date of hire or when you become otherwise eligible based on your regularly scheduled workweek.

To be eligible for short-term disability benefits you must be actively at work for one full day upon attaining your benefit effective date and must be actively at work at the time you become disabled.

When Benefits Start

If approved by CIGNA Group Insurance (the short-term disability plan administrator), your short-term disability benefits begin on the eighth calendar day that you are out of work due to an illness or injury (there is a seven-calendar-day waiting period). Most illnesses and injuries keep you away from work for just a few days. In these situations, it is not necessary for you to contact the short-term disability administrator. If it appears that your absence will continue seven full-calendar days or longer, you should file a claim with CIGNA Group Insurance as soon as possible.

You must use available time from your paid time off (PTO) account or your Floating Holidays during the seven-day waiting period. Sick time has been factored into your PTO accrual. If you have no PTO time or Floating Holidays available, this waiting period will be unpaid. You may not use PTO or Floating Holidays to supplement Short-Term Disability benefit payments.

If you return to your normal work schedule and within 30 calendar days of your return you are approved for disability benefits for the same disability, the seven-day waiting period will be waived.

If you return to your normal work schedule for 30 or more calendar days and are later approved for disability benefits for the same disability, you will have to satisfy another seven-day waiting period using available PTO.

If you return to your normal work schedule and within 30 calendar days of your return you are approved for disability benefits for a disability unrelated to the prior disability, you will have to satisfy another seven-day waiting period using available PTO.

If you do not return to work between disabilities, the seven-day waiting period will be waived for your second disability.

How Short-Term Disability Benefits Are Paid

Your Short-Term Disability payment is based on your length of service on the date the medical condition occurs. Your weekly benefit is shown below and is reduced by other income benefits.

Length of Service	Weeks at 100% Pay*	Weeks at 60% Pay*
Less than 2 years	2 weeks	remaining weeks
2 years, but less than 4 years	6 weeks	remaining weeks
4 years, but less than 6 years	10 weeks	remaining weeks
6 years, but less than 8 years	14 weeks	remaining weeks
8 years, but less than 10 years	20 weeks	remaining weeks
10 or more years	25 weeks	remaining weeks

**Pay is base pay plus any applicable pay differentials or your 12-month total cash compensation lookback if you are a 100% commission paid employee. If you do not have 12 months of service, your commission pay will be annualized.*

A short-term disability event may be approved for benefit payments of up to 25 weeks based on medical necessity as determined by your physician and CIGNA Group Insurance (the Deluxe short-term disability plan administrator). The level of short-term disability benefit will be calculated using a 52 week look back. The look back will occur on your date of disability. Once you exhaust your 100% benefit in a 52 week period based on your years of service, the remaining benefit will be paid at the 60% level. Or, if a new disability event occurs during a 52 week period where the 100% benefit has been exhausted, the new benefit will be paid at the 60% level throughout the duration of the benefit.

You become eligible for the 100% benefit again after the 52 week period has been satisfied and you have returned to work for 30 or more consecutive calendar days.

If you are absent from work due to a disability on the date your coverage or increase in coverage would otherwise have become effective, the effective date of the coverage or increase in coverage will be deferred until you have been actively at work for one full workday.

If state mandates require other duration and benefit level provisions, the state mandates will be administered accordingly.

When Benefits End

Short-term disability benefit payments will stop when one of the following occurs:

- The date it is determined that you are no longer disabled;
- The date you fail to furnish proof that you continue to be disabled;
- The date you refuse to be examined, if the claims evaluator requires an examination;
- The last day benefits are payable (the end of the 25-week short-term disability benefit period or as state mandated);
- The date you refuse to participate in an approved rehabilitation program;
- The date you are incarcerated due to a conviction;
- The date you die; or
- The date you cease to be an active employee in an eligible class.

Return to Work

You are expected to return to work as soon as you are able to do so safely. Upon your return, please provide your manager with certification from your medical provider indicating that you are able to return to work.

Continuing Proof of Disability

You may be asked to submit proof of your disability and to take medical exams to certify your continuing disability. While you are out on disability leave, you will be contacted by your manager, the claims administrator, your medical provider, and/or others to monitor your progress. Benefits can end if you refuse to have an exam or if an exam determines you are no longer disabled.

Disabilities Not Covered Under the Short-Term Disability Plan

The plan does not cover, and no benefits shall be paid for, any:

- Injury, sickness, mental illness, substance abuse, or pregnancy not being treated by a U.S.-licensed physician or surgeon;
- Disability caused or contributed to by a non-medically necessary cosmetic surgery;
- Disability caused by or contributed to by a war or an act of war (declared or undeclared);
- Disability caused by your commission of or attempt to commit a felony, or to which a contributing cause was your being engaged in an illegal activity;
- Disability caused or contributed to by an intentionally self-inflicted injury or illness;
- Disability caused by an injury at work; or
- Injuries sustained as a result of doing any work for pay or profit for another employer.

STD Claim Information

To receive STD benefits, you must file a claim with CIGNA Group Insurance.

How to File a Claim

To apply for short-term disability benefits, call CIGNA Group Insurance at 1-888-842-4462 or log onto www.myCIGNA.com. You should contact CIGNA Group Insurance as soon as it becomes apparent that you will be disabled for more than seven calendar days. CIGNA Group Insurance will gather any necessary information from you and your physician. It is very important that your doctor call CIGNA Group Insurance with your medical condition so you can receive benefit payments. CIGNA Group Insurance must receive your claim within 10 days after the date your STD benefit would otherwise begin. A decision will be made on your claim within 15 days. If your doctor has not provided supporting documentation to CIGNA within 15 days, your claim will be closed.

CIGNA Group Insurance reserves the right to visit you to confirm your disability and/or have you examined by a physician of its choice. During your disability, you may be required to provide proof of continuing disability. Eligibility to receive benefits is determined by CIGNA Group Insurance, our short-term disability administrator.

If you knowingly submit a false or fraudulent claim, you are guilty of a crime and may be subject to termination, fines, and prison confinement.

How Claims Are Paid

After CIGNA Group Insurance has approved your short-term disability claim, benefit payments will be made to you - through Deluxe - using the same method that is used for your paycheck.

Recovery of Overpayments

CIGNA Group Insurance or Deluxe Corporation has the right to collect overpayments from you or from another insurance company, service plan, or organization that should have made payment. Coordination of Benefits applies to all benefit payments made to you.

What Happens to Your STD Plan Benefits When You Leave the Company?

If you leave the Company, below is important information you should know about your short-term disability plan benefits.

When Short-Term Disability Plan Coverage Ends

Your eligibility for short-term disability coverage ends on the earliest of:

- The date you cease to be in a class of eligible employees or no longer qualify for coverage;
- The date the short-term disability plan policy is canceled; or
- The date on which you cease to be an Active Full-time Employee in an eligible class, including:
 - Temporary layoff;
 - Leave of absence, including but not limited to a sabbatical approved by the Company; leave for military service; or
 - Work stoppage (including a strike or lockout).

Guidelines Affecting Your Short-Term Disability Benefits

Here are some guidelines that are important to know regarding your short-term disability benefits:

Coordination of Benefits

Short-term disability benefits are coordinated (reduced dollar for dollar) with those from the following sources:

- Social Security disability/retirement benefits to which you and your family are entitled. If your Social Security disability income changes after the Deluxe plan benefits begin, your adjusted monthly benefit under the Deluxe plan is not affected.
- Disability benefits from Workers' Compensation, occupational disease laws, or other similar laws.
- Disability benefits from federal, state, county, or municipal government disability or retirement plans or laws.
- Disability benefits covered under the terms of any no-fault auto coverage, uninsured or under insured motorist, or any other insurance policy or funds.
- The portion of a settlement or judgment minus associated costs of a lawsuit that represents or compensates for your loss of earnings.
- Employer-sponsored severance packages.

If you are eligible for benefits from one of these other sources, you are required to apply, and reapply as necessary, for these benefits. You are responsible for supplying proof that you have applied for these benefits, and if you are denied, proof that you have appealed the decision. If you are approved, you must inform CIGNA Group Insurance of the benefit amount.

If you receive benefits from the short-term disability plan and are later approved for benefits by Social Security, Workers' Compensation, or another organization, any back benefits paid must be reimbursed to the short-term disability plan for any amount that is paid in duplicate. Future benefits from another organization will offset future benefits that will be paid by the Short-Term Disability plan.

Social Security Disability Benefits

You may be required to apply for Social Security disability benefits if it appears that your disability may meet the minimum duration required to qualify for such benefits. If the Social Security Administration denies eligibility for any such benefits, you will be required to follow the process established by the Social Security Administration to reconsider the denial and, if denied again, to request a hearing. To apply for Social Security benefits, contact your local Social Security Administration office.

Leave of Absence

Under the Family and Medical Leave Act of 1993, you may have the right to take a leave of absence to care for yourself or an ill family member, or following the birth or adoption of a child.

When you take an eligible family leave, by law, your health benefits may be continued during your leave as long as you pay the monthly premium as billed by Your Benefit Resources. Upon your return to active service following a leave of absence that qualifies under the Family and Medical Leave Act of 1993, any canceled insurance will be reinstated as of the date of your return. For more information about the Family and Medical Leave Act, contact your local Human Resources Department.

If you have specific questions about your Short-Term Disability claim, call CIGNA Group Insurance Customer Care Center at 1-888-842-4462 from 7:00 am to 7:00 pm Central Standard Time.