

Disability Insurance Overview

COVERAGE

Disability income protection insurance provides a benefit for disability resulting from a covered injury or sickness. Benefits begin at the end of the elimination period and continue while you are disabled up to the maximum benefit duration.

ELIGIBILITY

Each Active, Full-Time employee working 30 or more hours per week.

BENEFIT AMOUNT

60% of covered earnings to a maximum benefit of \$1,500 per week. After 180 days the maximum benefit increases to \$10,000 per month.

ELIMINATION PERIOD

30 consecutive days of total disability.

MAXIMUM BENEFIT DURATION CONTRIBUTION REQUIREMENTS

The later of your SSNRA* or the Maximum Benefit Period listed below.

Age When Disability Begins Maximum Benefit Period
Age 62 or under...Your 65th birthday or the date the 42nd

Monthly Benefit is payable, if later.

Age 63 The date the 36th Monthly Benefit is payable.
Age 64 The date the 30th Monthly Benefit is payable.
Age 65 The date the 24th Monthly Benefit is payable.
Age 66 The date the 21st Monthly Benefit is payable.
Age 67 The date the 18th Monthly Benefit is payable.
Age 68 The date the 15th Monthly Benefit is payable.
Age 69 or older The date the 12th Monthly Benefit is payable.

FEATURES

Increases in other income Benefits
Conversion Privilege for Disability Insurance Benefits
Mental/Nervous Illness Limitation -24 month out-patient
Offsets (such as, but not limited to, Social Security, Workers Compensation, State Disability Plans)
Pre-Existing Condition Limitation
Rehabilitation provision
Substance Abuse Limitation -24 months
Survivor Benefit -3 months
Transfer of Coverage provision
Return to Work Incentives

EXCLUSIONS

We will not pay any Disability Benefits for a Disability that results, directly or indirectly, from:

1. Suicide, attempted suicide, or self-inflicted injury while sane or insane.
2. War or any act of war, whether or not declared.
3. Active participation in a riot.
4. Commission of a felony.
5. The revocation, restriction or non-renewal of your license, permit or certification necessary to perform the duties of your occupation unless due solely to Injury or Sickness otherwise covered by the Policy.

In addition, we will not pay Disability Benefits for any period of Disability during which you are incarcerated in a penal or corrections institution.