

LONG-TERM DISABILITY

Primary Benefits	Option 1	Option 2	Option 3	Option 4
Monthly Benefit	60% to \$5,000	60% to \$5,000	60% to \$5,000	60% to \$5,000
Duration of Benefits	SSNRA	Two Years	SSNRA	Two Years
Elimination Period	180 days	180 days	90 days	90 days
Offered as	Voluntary			
Interruption Period	Unlimited number of days			
Definition of Disability	Two years own occupation; any occupation thereafter; income recovery benefit included	Two years benefits own occupation; income recovery benefit included	Two years own occupation; any occupation thereafter; income recovery benefit included	Two years benefits own occupation; income recovery benefit included
Return to Work & Part-Time Earnings Offset	Zero-day residual; greater of direct reduction or proportionate loss; includes 12-month work incentive			
Integration Method	Direct Offset, Family: benefits reduced by other group disability benefits plus insured and dependent Social Security benefits includes offset with salary continuation			
Pre-Existing Condition	Three-months prior, 12-months after exclusion			
Survivor Benefit	Three-months, lump-sum gross benefit			
Conversion	Included			
Rehabilitation Services	When deemed appropriate, participation mandatory, entitles employee to 110% of benefit amount			
Mental Health/Substance Abuse	24-month lifetime payment limit, combined			
Earnings Definition	Standard including commissions			
Minimum Benefit	Greater of 10% or \$100			
Evidence of Insurability	Not applicable as a new hire; late entrants subject to evidence of insurability			
Coverage Type	24 hours			
Minimum Hours Worked	30 hours			
Monthly Premiums	Option 1	Option 2	Option 3	Option 4
Per \$100 Monthly Covered Payroll	\$0.81	\$0.38	\$1.03	\$0.49

Plans Provided By: Access Benefits Group