

Benefit Plan Summary – Long-term Disability



FEATURE	DESCRIPTION	
	Non-contributory 2-99 lives	Voluntary 10-99 lives
Benefit Percentage	60% (2-99 lives) or 66 2/3% (10-99 lives)	60% or 66 2/3%
Maximum Monthly Benefit – 2-9 lives	\$5,000 and \$6,000	Not applicable
Maximum Monthly Benefit – 10-99 lives	\$3,000-\$12,000; \$12,500	\$3,000-\$10,000
Minimum Monthly Benefit	Greater of \$100 or 10%	Greater of \$100 or 10%
Elimination Period	90 or 180 Days	90 or 180 Days
Benefit Duration	ADEA 1 with SSNRA	ADEA 1 with SSNRA
Definition of Disability – 2-9 lives	2 Year Own Occupation	Not applicable
Definition of Disability – 10-99 lives	2 Year Own Occupation or Own Occupation to SSNRA	2 Year Own Occupation
Return to Work Incentive Applies	Yes	Yes
Integration Method	Direct	Direct
Social Security Offset	Family	Family
Pre-Existing Condition Limitation	Look-back /Insured 3/12 months	Look-back /Insured 6/12 months
Takeover Provision	No Loss/No Gain	No Loss/No Gain
Mental Illness Limitation	24 Month Outpatient	24 Month Outpatient
Substance Abuse Limitation	24 Month Outpatient	24 Month Outpatient
Specified Illness Limitation	Not Included (default) or 24 Month Option	Not Included (default) or 24 Month Option
Workplace Modification Benefit	Included	Included
Family Care Credit	Included	Included
Recommended Treatment Req.	Included	Included
Rehabilitation Participation Req.	Included	Included
Employer Participates in Work Comp.	Yes	Yes
Survivor Income Benefit Option	3x Last Monthly Net Benefit	3x Last Monthly Net Benefit



Gross Up/ Mandatory Contributory	Optional	Not Applicable
Employee Contribution	None unless Gross Up option is chosen	100%
Enrollment Method	Not applicable	Traditional Enrollment
Participation Requirement	100% participation	10-24 eligible lives: 4 enrolled lives 25-49 eligible lives: Lesser of 10 enrolled lives or 25% 50-99 eligible lives: 25%
Initial Rate Guarantee	2 years	2 years
FICA Match Service	Included with W-2 Services	Included with W-2 Services

ADEA 1 with SSNRA Maximum Duration of Benefits Age When Disabled Benefits Payable	
Prior to Age 63	To Normal Retirement Age or 48 Months, if greater
Age 63	To Normal Retirement Age or 42 Months, if greater
Age 64	36 months
Age 65	30 months
Age 66	27 months
Age 67	24 months
Age 68	21 months
Age 69 and over	18 months

The benefits outlined above may differ where state variations apply.