



Group Long-Term Disability

Eligibility		
Class Description	Class 1: All Active Full Time Employees	
Minimum Hours Requirement	30 Hours per week	
Benefit Plan and Features		
Benefit Percentage	60%	
Maximum Monthly Benefit	\$15,000	
Elimination Period	60 Days	
Minimum Monthly Benefit	Greater of \$100 or 10% of Gross benefit	
Guaranteed Issue Benefit	\$15,000	
Own Occupation Period	24 Month Own Occ/ Any Occ After	
Earnings Test	Own Occupation 80% / Any Occupation 60%	
Social Security Integration	Direct Family	
Maximum Payment Duration	ADEA1 with SSNRA	
Definition of Disability	Residual	
Recurrent Disability	6 months	
Pre-Existing Condition Limitation	3/12	
Coverage Basis	24 Hour	
Mental Illness/Substance Abuse Limitation	24 Months Lifetime Benefit	
Special Conditions Limitation	Not Included	
Return to Work Incentive Benefit	12 months	
Survivor Income Benefit	3 Month Gross Lump Sum	
Rehabilitation Program	Mandatory Participation	
Family Care Deduction Benefit	Included	
Workplace Modification Benefit	Included	
Waiver of Disability Premium	Included	
Activities of Daily Living	Not Included	
Takeover	Yes	
Employee Assistance Program	Included, 3 Face-to-Face Sessions	
FICA Match	Included	
W2 Services	Included	
Definition of Earnings	Basic Annual Earnings Only	
Premium Contributions		
Employer Contribution	0%	
Participation Requirement	Greater of 10 enrolled lives or 50% of eligible employees	
Cost Summary	Monthly Covered Payroll (MCP)	Monthly Rate per \$100 MCP
	\$1,847,911	\$0.661
Monthly Premium	\$12,214.69	
Eligible Employees	388	
Covered Employees	388	
Rate Guarantee	36 Months	