

**Voluntary Long Term Disability Insurance
Benefit Plan Information**

Long Term Disability (LTD) insurance provides a monthly income to you if you are unable to perform your regular job duties due to a physical/mental disability (injury/illness). The following provides a brief overview of the LTD benefits available:

Monthly Benefit	60% of your monthly salary up to \$10,000
Minimum Monthly Benefit	\$100 or 10% of the gross disability benefit (greater of)
Maximum Period Payable	The benefit is payable as long as you are 'disabled' (24 months own occupation; any occupation thereafter) up to the normal social security retirement age; 24 month maximum period for mental illness
Elimination Period	The benefit is payable after 90 days of disability
Pre-Existing Conditions	12/12/24 – No benefit is payable if you received medical treatment, consultation, care or services including diagnostic measures, or took prescribed drugs or medicines in the 12 months just prior to your effective date of coverage; and the disability begins in the first 24 months after your effective date of coverage unless you have been treatment free for 12 consecutive months
Monthly Premium	Premium is paid by the employee on an after tax basis
Insurance Company	UNUM

See Voluntary LTD Enrollment form for rates

The information noted above is a brief summary of benefits, not a contract. The benefit contract supersedes the information above. For more detailed plan information, please consult the summary plan booklet available from your HR Consultant at HRnovations.