THIS OUTLINE PROVIDES GENERAL SUMMARY INFORMATION ONLY AND IS NOT A CONTRACT OF INSURANCE. THE INSURANCE POLICY AND CERTIFICATE SHOULD BE REVIEWED FOR DETAILED INFORMATION.

Long term disability income protection coverage is designed to provide, to insured persons, coverage for disabilities resulting from a covered sickness or injury, subject to any limitations set forth in the policy. Coverage is not provided for basic hospital, basic medical-surgical, or major medical expenses.

The Group Long Term Disability Income Insurance policy issued to the Policyholder by the insurance company provides financial protection for insured persons by paying benefits to replace a portion of the insured person's income while disabled according to the terms of the policy. Long Term Disability benefits are payable monthly if the insured person becomes disabled and qualifies to receive benefits while insured under the policy, following an elimination period.

Benefits continue while the insured person is disabled up to the maximum period of payment. The insured person's age at disability will determine the length of the maximum period of payment. The maximum period of payment is shown on the “Benefits at a Glance” section of the certificate (or on a separate “Schedule of Benefits” if applicable) that is in effect on the date of the insured person's disability. Information about the maximum period of payment is included with the application. If insured persons are responsible for contributing to the premium cost of coverage, information about the maximum period of payment is also included with the enrollment materials provided to eligible employees.

Deductible sources of income are subtracted from the benefit the insured person would otherwise receive. Deductible sources of income include but are not limited to: income from the Employer or another employer, government benefits related to disability or retirement, and benefits the insured person receives or is eligible to receive under other insurance plans for the same disability. The policy also includes conditions under which no benefits are payable, including but not limited to: disability due to war, disability occurring during active military duty, or disability due to a pre-existing condition. The policy may also include provisions that limit the maximum period of payment if disability is due to mental illness, alcoholism, drug abuse or special conditions.

Premiums for Long Term Disability income coverage are calculated on a monthly basis relative to increments of salary and/or benefit amount. Premium rates may also be based on the age of the insured person and/or the class of eligible employees to which the insured person belongs. To calculate the premium cost for an insured person, please refer to the rate information provided with the application or enrollment materials. Estimated monthly premium payable by an insured person = $______________

The general characteristics that determine the appropriate disability premium include, but are not limited to: plan design, occupation, industry, location, age, group size, as well as the experience of each specific plan relative to expected levels. The factors considered in determining the insurability of an insured person who requires underwriting are: health conditions/impairments, height and weight. At this time, there is no trend information for premium increases or decreases.