

## BENEFITS SUMMARY

This Benefits Summary provides a brief description of some of the features and benefits of Your group Long-Term Disability Plan. This summary is not a contract. For a complete description of the benefits, covered services and exclusions and limitations of the services, refer to the appropriate section of the Certificate.

Who is Covered:

Minimum Work Hours Required: Eligibility Waiting Period: Elimination Period:

Monthly Benefits:

All eligible employees

18.75 hours per week

None 90 calendar days

67% of Your Basic Monthly Earnings

up to a maximum benefit of \$7,500 per month.

Please note: Your payments may be reduced by Other Income Benefits.

Minimum Monthly Benefit: Pre-existing Conditions: Maximum Benefit Period

\$50

Yes If disability begins prior to age 60, benefits are payable to age 65.

At age 60, the benefit period will be based on a reducing benefit period duration schedule.