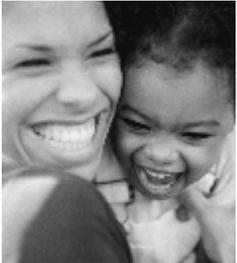


Plan Highlights

Group Long Term Disability Insurance



Eligibility

Each Active, Full-time regular benefit eligible Employee working 20 hours or more per week, except a PA, PL, MS, FA Employee, member of the Armed Services, Leased employee or Independent Contractor, Member of AFSCME, TME or TLEA Associations or any person employed on a temporary or seasonal basis.

Elimination Period

180 consecutive days of Total Disability.

Benefit Amount

The monthly benefit is an amount equal to 66.67% of covered monthly earnings to a maximum benefit of \$6,500 per month (this is equal to a Covered Monthly Earnings of \$9,750)

Maximum Benefit Duration

Age at Disablement	Duration of Benefits (in months)
61 or less	To age 65
62	42 months
63	36 months
64	30 months
65	24 months
66	21 months
67	18 months
68	15 months
69	12 months
Or to Social Security Normal Retirement Age	

Provisions

- ID Theft Recovery Services
- Maternity
- Mental/Nervous Illness – 24 months
- Own Occupation Benefit Duration – 24 months
- Specific Indemnity Benefit
- Pre-Existing Limitations – 3/12
- Partial Disability
- Residual Disability
- Substance Abuse – 24 months
- Survivor Benefit – 3 Months
- Work Incentive and Child Care
- Extended Disability Benefit

Contribution Requirements

Coverage is 100% employer paid

Exclusions

Benefits will not be payable for any disability caused by: An act of war (declared or undeclared); an intentionally self-inflicted injury, the Insured committing a felony; and Injury or Sickness that occurs while the Insured is confined in any penal or correctional institution.

For a comprehensive list of exclusions and limitations, please refer to the Certificate of Insurance. The Certificate also provides all requirements necessary to receive a benefit.

This Plan Highlights is a brief description of the important features of the RSL insurance plan. It is not a certificate of insurance or evidence of coverage. Insurance is provided under group policy form LRS-6564, et al.