

SCHEDULE OF BENEFITS

ELIGIBLE CLASS means: Class 1 All Full-Time Employees

MINIMUM HOURS PER WEEK: 25

LONG-TERM DISABILITY BENEFITS

BENEFIT PERCENTAGE: 66 2/3%

MAXIMUM MONTHLY BENEFIT: \$2,500

MINIMUM MONTHLY BENEFIT: \$100 or 10% of the Insured Employee's Monthly Benefit, whichever is greater

Long-Term Disability Benefits for PRE-EXISTING CONDITIONS will be subject to the Pre-Existing Condition Exclusion on the Exclusion page.

ELIMINATION PERIOD: 60 calendar days of Disability caused by the same or a related Sickness or Injury, which must be accumulated within a 120 calendar day period.

MAXIMUM BENEFIT PERIOD: (For Sickness, Injury, or Pre-Existing Conditions): The Insured Employee's Social Security Normal Retirement Age, or the Maximum Benefit Period shown below (whichever is later).

<u>Age at Disability</u>	<u>Maximum Benefit Period</u>
Less than Age 60	To Age 65
60	60 months
61	48 months
62	42 months
63	36 months
64	30 months
65	24 months
66	21 months
67	18 months
68	15 months
69 and Over	12 months

OWN OCCUPATION PERIOD means a period beginning at the end of the Elimination Period and ending 24 months later for Insured Employees.

WAITING PERIOD (For date insurance begins, refer to "Effective Dates" section)

- (a) None for employees who were hired on or before the Policy Issue Date.
- (b) 30 days of continuous Active Work for employees who were hired after the Policy Issue Date.

CONTRIBUTIONS: Insured employees are not required to contribute to the cost of the Long-Term Disability coverage.