

Applied Intellect LLC

Short Term Disability

Feature	Description
Plan Type	Fully Insured
Benefit Schedule	60% of Weekly Earnings
Maximum Benefit Amount	\$1,500 Weekly
Minimum Weekly Benefit	Flat \$25
Day Injury Benefit Commences	15th day
Day Sickness Benefit Commences	15th day
Benefit Duration	11 Weeks
First Day Hospital	Not Included
Definition Of Disability	Includes Disabled and Working Disability Benefit
Disabled And Working Benefit Formula	Standard
Benefit Commencement Option	Included (Can satisfy Benefit Commence Period with days of Total or Disabled and Working)
Coverage Basis	Non-Occupational
Coverage Continuation During Family Medical Leave	Not Included
Employer Participates In Worker's Compensation	Yes
DEFINITION OF EARNINGS - W2	Definition of earnings includes W2 - Prior One Year W2
Offset Salary Continuation/Sick Leave	Dollar for Dollar
Employee Contribution	Mandatory Contributory, 100% Employee Paid
Enrollment Type	No Enrollment ¹
Initial Rate Guarantee Period	2 Years
Participation Requirement	100% of Eligible Employees
FICA Match Service	Not Included

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Basic Employee Life and AD&D

Class Description(s):

All Full-time Active Employees

Full Time Eligibility: 40 hours per week

Feature	Description
Benefit Schedule	Flat \$50,000
Guaranteed Issue	Equal to Benefit Amount
Benefit Reduction Schedule	35% @ 65 and 50% of Original Amount @ 70
Continuity Of Coverage	Enhanced
Life Disability Provision	Premium Waiver to Normal Retirement Age if Disabled Prior to 60
Premium Waiver Elimination Period	9 Months
Living Benefit Option (Accelerated Benefit)	12 Months Life Expectancy, 80% of Benefit (Total Basic and/or Supplemental Acceleration may never exceed \$250,000)
Life Portability Option	Portability Plus
Conversion	Included
Military Leave Of Absence Continuation	12 Weeks
ACCIDENTAL DEATH & DISMEMBERMENT (AD&D)	Matches Basic Life Benefit
DEFINITION OF EARNINGS - W2	Definition of earnings includes W2 - Prior One Year W2
Employee Contribution	Non-Contributory
Participation Requirement	100% of Eligible Employees
Initial Rate Guarantee Period	2 Years

*Reminder - Compliance with ADEA is the responsibility of the Employer. Please consult your legal counsel to determine if this schedule complies with ADEA guidelines.

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Employee Contribution	Mandatory Contributory, 100% Employee Paid
Enrollment Type	No Enrollment ¹
Initial Rate Guarantee Period	2 Years
Participation Requirement	100% of Eligible Employees
FICA Match Service	Not Included

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Long Term Disability

Feature	Description
Benefit Percentage	60%
Maximum Monthly Benefit	\$6,000
Minimum Monthly Benefit	Greater of \$100 or 10%
Elimination Period	90 Days
Benefit Duration	ADEA 1 with Social Security Normal Retirement Age
Definition Of Disability	2 Years Own Occupation
Earnings Loss From Day 1	Not Included
Return To Work Incentive Applies	Yes
Integration Method	Direct
Social Security Offset	Family
Pre-Existing Condition Limitation	Look-back/Insured 3/12 months
Takeover Provision	No Loss/No Gain
Mental Illness Limitation	24 Month Outpatient
Substance Abuse Limitation	24 Month Outpatient
Specified Condition Limitation	None
Family Care Credit	Included
Workplace Modification Benefit	Included
Rehabilitation Participation Requirements	Included
Recommended Treatment Requirements	Included
Survivor Income Benefit Option	3 Times Last Monthly Net Benefit
Employer Participates In Worker's Compensation	Yes
DEFINITION OF EARNINGS - W2	Definition of earnings includes W2 - Prior One Year W2
Employee Contribution	Mandatory Contributory, 100% Employee Paid
Enrollment Type	No Enrollment ¹
Participation Requirement	100% of Eligible Employees
FICA Match Service	Included
Initial Rate Guarantee Period	2 Years
Ability Any Occupation Earnings Test	60%