

Specialty Composites Group

SCHEDULE OF INSURANCE

Option 1.04

Proposed Effective Date: February 01, 2017

CLASSIFICATION

AMOUNT OF BENEFIT

Weekly
Income

Class 1 All Active Full-time Employees

Minimum Hours: 30, unless otherwise agreed upon.

The Weekly Income benefit for Class 1 will be payable to the Maximum shown above, from the 1st day for accident or 8th day for sickness and for a maximum benefit duration of 26 weeks. The weekly benefit will not exceed 60% of the Insured Person's weekly earnings, including commissions and excluding overtime pay and bonuses. This plan provides 100% backdoor integration with the Employer's Sick Leave or Salary Continuance Plan.

Additional Features

Benefit

Survivor Income (Family Income) Benefit

3 week(s) gross benefit

Rehabilitation Assistance Benefit

5%; program reimbursement; reasonable accommodation

C-Section Benefit

8 week(s)

This plan does not replace any state mandated disability program.

The above rates assume the Weekly Income coverage is on a Gross-up basis and no less than 100% participation is required.

The above rates are guaranteed for Two Years from the effective date of coverage.

INITIAL ENROLLMENT PERIOD (Option 1.04):

On the effective date, eligible employees will be allowed to elect coverage. The Pre-Existing Condition Exclusion will apply on any new coverage election.

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Long-Term Disability (LTD) Benefits & Cost Summary

Proposed Effective Date: December 01, 2016 Option 1.02
Class 1: All Active Full-time Employees
Minimum Hours: 20, unless otherwise agreed upon.

When choosing a plan, it's important to understand the plan of benefits being offered. Our Advantage Plan, which is an alternative to our traditional, full featured LTD plan, includes mandatory vocational rehabilitation and a limit on specified illnesses. The features of the Advantage Plan are outlined below:

SCHEDULE OF BENEFITS

ADVANTAGE PLAN

Long Term Disability Benefit	60%
Progressive Income Benefit (qualification requirements apply)	10%
Total Available Benefit	70%
Maximum Monthly Benefit	\$5,000
Social Security Integration	Primary & Family
Minimum Monthly Benefit	\$50
Elimination Period	180 Days
- Accumulation of Elimination Period	2X Elimination Period
Maximum Benefit Period	Later of Age 65 or SSNRA
Pre-existing Condition Exclusion	3/12
Specified Illness/Injury Limits	
- Mental/Nervous & Substance Abuse	24 Months
- Other Limits (Specified Illnesses)	No Limit
Premium Contributions	Contributory
Minimum Participation	No less than 100%

DEFINITION OF DISABILITY

Own Occupation Coverage Period	24 Months
Following Own Occupation Period	Any Occupation
Zero Day Residual	Included
Return to Work Incentive	SSNRA
Partial Disability Formula	Residual w/ Progressive
- Income Test first 24 Months	99%
- Income Test after 24 Months	85%

ADDITIONAL FEATURES

PIB Maximum	\$5,000
Reasonable Accommodation	Included
Vocational Rehabilitation	Mandatory
Survivor Income Benefit	3 Months
Subrogation/Third Party Reimburs.	Not Included
Conversion Option	Not Included
COLA	Not Included
Spouse Disability	Not Included
-Maximum Period	Not Included
Retirement Income Protection	Not Included
Medical Premium Benefit	Not Included

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-Maximum Period	Not Included
Family Care	\$250
-Maximum Period	12 Months
Prior Insurance Credit	Not Included

Rate Guarantee	Two Years
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