

SCHEDULE OF INSURANCE

The Policy of long term Disability insurance provides You with long term income protection if You become Disabled from a covered injury, Sickness or pregnancy.

The benefits described herein are those in effect as of July 1, 2010

Cost of Coverage:

You must contribute toward the cost of coverage.

Eligible Class(es) for Coverage: All Full-time Active Employees who are citizens or legal residents of the United States, its territories and protectorates, excluding Physicians, temporary, leased or seasonal Employees.

Full-time Employment: at least 30 hours weekly, excluding on-call hours

Eligibility Waiting Period for Coverage:

None

Elimination Period: 90 day(s)

Maximum Monthly Benefit: the least of:

- 1) \$10,000;
- 2) the Benefit Percentage applicable to You multiplied by the amount of Your Pre-disability Earnings on which premium for You has been paid; or
- 3) the Benefit Percentage applicable to You multiplied by the amount of Your Pre-disability Earnings.

Minimum Monthly Benefit: the greater of:

- 1) \$100; or
- 2) 10% of the Maximum Monthly Benefit for which You are eligible under the terms of The Policy, before the deduction of Other Income Benefits.

Benefit Percentage: 60%

Maximum Duration of Benefits Maximum Duration of Benefits Table

Age When Disabled	Benefits Payable
Prior to Age 63	To Normal Retirement Age or 48 months, if greater
Age 63	To Normal Retirement Age or 42 months, if greater
Age 64	36 months
Age 65	30 months
Age 66	27 months
Age 67	24 months
Age 68	21 months
Age 69 and over	18 months

Normal Retirement Age means the Social Security Normal Retirement Age as stated in the 1983 revision of the United States Social Security Act. It is determined by Your date of birth as follows:

ELIGIBILITY AND ENROLLMENT

Eligible Persons: *Who is eligible for coverage?*

All persons in the class or classes shown in the Schedule of Insurance will be considered Eligible Persons.

Eligibility for Coverage: *When will I become eligible?*

You will become eligible for coverage on the later of:

- 1) the Participating Employer Effective Date; or
- 2) the date You complete the Eligibility Waiting Period for Coverage shown in the Schedule of Insurance, if applicable.

Enrollment: *How do I enroll for coverage?*

All eligible Active Employees will be enrolled automatically by the Employer.

PERIOD OF COVERAGE

Effective Date: *When does my coverage start?*

Your coverage will start on the earliest of:

- 1) the date You become eligible, if You enroll or have enrolled by then; or
- 2) the date on which You enroll, if You do so within 31 days after the date You are eligible; or
- 3) the date We approve Your Evidence of Insurability, for benefit amounts requiring Evidence of Insurability.

Deferred Effective Date: *When will my effective date for coverage or a change in my coverage be deferred?*

If You are absent from work due to:

- 1) accidental bodily injury;
- 2) sickness;
- 3) Mental Illness;
- 4) Substance Abuse; or
- 5) pregnancy;

on the date Your insurance, or increase in coverage, would otherwise have become effective, Your insurance, or increase in coverage will not become effective until You are Actively at Work one full day.

Termination: *When will my coverage end?*

Your coverage will end on the earliest of the following:

- 1) the date The Policy terminates;
- 2) the date The Policy no longer insures Your class;
- 3) the date the premium payment is due but not paid;
- 4) the last day of the period for which You make any required premium contribution;
- 5) the date Your Employer terminates Your employment;
- 6) the date You cease to be a Full time Active Employee in an eligible class for any reason; or
- 7) the date Your Employer ceases to be a Participating Employer; unless continued in accordance with any of the Continuation Provisions.

Coverage while Disabled: *Does my insurance continue while I am Disabled and no longer an Active Employee?*

If You are Disabled and You cease to be an Active Employee, Your insurance will be continued:

- 1) during the Elimination Period while You remain Disabled by the same Disability; and
- 2) after the Elimination Period for as long as You are entitled to benefits under The Policy.

Waiver of Premium: *Am I required to pay Premiums while I am Disabled?*

No premium will be due for You:

- 1) after the Elimination Period; and
- 2) for as long as benefits are payable.

Extension of Benefits for Total Disability: *Do my benefits continue if The Policy terminates?*

If You are entitled to benefits while Disabled and The Participating Employer's coverage terminates, benefits:

- 1) will continue as long as You remain Disabled by the same Disability; but
- 2) will not be provided beyond the date We would have ceased to pay benefits had the insurance remained in force. Termination of The Participating Employer's coverage for any reason will have no effect on Our liability under this provision.