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*(back cover)*

# Voluntary Long Term Disability



*Income Protection for Employees*

*offered by*



## WHY EMPLOYERS ARE PROVIDING VOLUNTARY INSURANCE PROGRAMS

While the costs of employee benefits continue to strain the economics of HR strategies across the country, voluntary programs afford employers the opportunity to provide their employees and dependents a comprehensive portfolio of quality benefits.

### VOLUNTARY BENEFIT PROGRAMS . . .

- allow employers to offer their employees better benefits;
- offer employees more choices of benefits that they and their dependents want and need;
- attract and retain good employees;
- do not drain the employer's budget.

## VOLUNTARY LONG TERM DISABILITY INSURANCE



*An employee at the age of 35 has a one in four chance of being disabled for more than 90 days during the rest of his or her working life.*

BenefitNews.com 3/03

As one of the most popular voluntary benefits today, Voluntary Disability is an income protection program designed to help replace income when an employee is out of work due to sickness or injury.

*In 2001, there were over 20 million disabling injuries, one every 2 seconds.*

Injury Facts 2002, National Safety Council

## WHY BOSTON MUTUAL LIFE INSURANCE COMPANY

*Founded in 1891, Boston Mutual Life Insurance Company prides itself on its financial strength and quality products delivered with a strong commitment to service and excellence for its policyholders and their employees.*

*For over 100 years, Boston Mutual has stood the test of time through wars and depression providing financial security to over one million policyholders.*



Boston Mutual takes pride in its quality insurance programs and services supported by a professional and knowledgeable staff of sales, administrative and claims management associates.

Boston Mutual offers simple, user-friendly enrollment formats, administration, billing and claims services.

Boston Mutual has developed a comprehensive Voluntary Long Term Disability program that focuses on the financial needs of employees while managing their claims with a sensitive return-to-work approach. The flexible plan design options and affordable group pricing makes Boston Mutual the right choice for employers and employees.

**VOLUNTARY LONG TERM DISABILITY PROGRAM FEATURES**

Coverage is available stand alone or in conjunction with other Boston Mutual programs.

<b>ELIGIBILITY</b>	<input checked="" type="checkbox"/> Groups of 10 to 500 eligible full-time employees <input checked="" type="checkbox"/> All Active Full Time Employees with 90 Days of Continuous Full-Time Employment
<b>MONTHLY BENEFIT PERCENTAGE</b>	<i>Employer Choice of</i> <input type="checkbox"/> 50% of Monthly Salary or <input type="checkbox"/> 60% of Monthly Salary
<b>MAXIMUM BENEFIT AMOUNT</b>	<input checked="" type="checkbox"/> \$5,000 * <i>* Amounts in excess of \$3,000 per month are subject to Evidence of Insurability.</i>
<b>MINIMUM BENEFIT</b>	<input checked="" type="checkbox"/> Greater of 10%* or \$100 <i>(*15% Missouri)</i>
<b>DEFINITION OF DISABILITY</b>	<input checked="" type="checkbox"/> 2 Year Own Occupation with Residual
<b>PARTIAL BENEFITS</b>	<input checked="" type="checkbox"/> 12 Month Work Incentive Benefit
<b>BENEFIT DURATION</b>	<i>Employer Choice of</i> <input type="checkbox"/> 2 Year RBD <input type="checkbox"/> 5 Year RBD <input type="checkbox"/> 3 Year RBD <input type="checkbox"/> To Age 65 RBD <i>(not available for all industries)</i>
<b>ELIMINATION PERIOD</b>	<i>Employer Choice of</i> <input type="checkbox"/> 90 Days or <input type="checkbox"/> 180 Days
<b>PRE-EXISTING LIMITATION</b>	<input checked="" type="checkbox"/> 12/6/24 <i>(3/6/12 IN, MD, MS, MT, NC, PA, SC, SD, WV, WI, WY only)</i>
<b>SOCIAL SECURITY INTEGRATION</b>	<input checked="" type="checkbox"/> Primary and Family

**VOLUNTARY LONG TERM DISABILITY PROGRAM FEATURES *cont.***

<b>BENEFIT LIMITATIONS</b>	<input checked="" type="checkbox"/> Mental Illness 12 Months <input checked="" type="checkbox"/> Substance Abuse 12 Months <input checked="" type="checkbox"/> Self Reported Symptoms 12 Months <i>(not available in CT, IA, ND, NJ, PA)</i>
<b>SURVIVOR BENEFIT</b>	<input checked="" type="checkbox"/> 3 Months
<b>RATE GUARANTEE</b>	<input checked="" type="checkbox"/> 2 Years
<b>TAKEOVER</b>	<input checked="" type="checkbox"/> Yes with Continuity of Coverage
<b>WAIVER OF PREMIUM</b>	<input checked="" type="checkbox"/> After Elimination Period
<b>COVERAGE</b>	<input checked="" type="checkbox"/> 24 Hour <input checked="" type="checkbox"/> Full Maternity
<b>EMPLOYER CONTRIBUTION</b>	<input checked="" type="checkbox"/> None Required
<b>PARTICIPATION REQUIREMENT</b>	<input checked="" type="checkbox"/> The greater of 10 enrolled employees or 20% of all eligible employees.
<b>ADMINISTRATION OF SALARY AND AGE CHANGES</b>	<i>Employer Choice of</i> <input type="checkbox"/> Policy Anniversary – premium and claims would be paid on enrolled amounts or <input type="checkbox"/> Effective Date of Change
<b>ADMINISTRATION OF CLAIMS</b>	<input checked="" type="checkbox"/> Claim Payments are Tax Exempt <i>(unless administered through a Section 125 Plan)</i>

*State availability and restrictions apply. Benefits may vary by state. This brochure is a summary of benefits for illustrative purpose only; it does not constitute coverage. Ask your Boston Mutual Representative for details.*

## INDUSTRY SERIES I

### SIC Range

### Industry

60XX	Banks, Credit Unions
63XX, 64XX	Insurance Carriers, Brokers, Agents
731X	Advertising
737X	Computer & Data Processing Services
7383	News Syndicates
821X	Elementary & Secondary Schools
822X	Colleges & Universities
823X - 829X	Vocational Schools & Educational Services
871X	Engineering & Architectural Services
872X	Accounting, Auditing & Bookkeeping
873X	Research & Testing Services
874X, <i>except 8744</i>	Management & Public Relations



### 50% BENEFIT OPTION

Elimination Period → Benefit Duration →	90 Day	180 Day	90 Day	180 Day	90 Day	180 Day	90 Day	180 Day
	2 Year RBD		3 Year RBD		5 Year RBD		To Age 65 RBD	
Attained Age	Monthly Rates per \$100 Monthly Benefit							
<30	\$0.24	\$0.14	\$0.27	\$0.16	\$0.31	\$0.19	\$0.44	\$0.30
30-39	\$0.38	\$0.25	\$0.44	\$0.29	\$0.52	\$0.35	\$0.80	\$0.57
40-44	\$0.58	\$0.40	\$0.68	\$0.48	\$0.82	\$0.60	\$1.30	\$0.97
45-49	\$0.81	\$0.60	\$0.96	\$0.71	\$1.20	\$0.91	\$1.84	\$1.41
50-54	\$1.15	\$0.88	\$1.39	\$1.07	\$1.77	\$1.36	\$2.49	\$1.90
55-59	\$1.59	\$1.28	\$1.99	\$1.58	\$2.58	\$2.05	\$2.96	\$2.22
60+	\$2.90	\$2.22	\$2.96	\$2.22	\$2.96	\$2.22	\$2.96	\$2.22

### 60% BENEFIT OPTION

Elimination Period → Benefit Duration →	90 Day	180 Day	90 Day	180 Day	90 Day	180 Day	90 Day	180 Day
	2 Year RBD		3 Year RBD		5 Year RBD		To Age 65 RBD	
Attained Age	Monthly Rates per \$100 Monthly Benefit							
<30	\$0.26	\$0.15	\$0.29	\$0.18	\$0.32	\$0.20	\$0.47	\$0.31
30-39	\$0.41	\$0.26	\$0.48	\$0.31	\$0.56	\$0.37	\$0.86	\$0.61
40-44	\$0.61	\$0.43	\$0.73	\$0.52	\$0.88	\$0.64	\$1.39	\$1.04
45-49	\$0.86	\$0.64	\$1.04	\$0.77	\$1.28	\$0.97	\$1.97	\$1.50
50-54	\$1.22	\$0.94	\$1.50	\$1.14	\$1.89	\$1.46	\$2.67	\$2.04
55-59	\$1.71	\$1.37	\$2.13	\$1.70	\$2.77	\$2.20	\$3.17	\$2.37
60+	\$3.11	\$2.37	\$3.17	\$2.37	\$3.17	\$2.37	\$3.17	\$2.37

## INDUSTRY SERIES II

### SIC Range

### Industry

271X-274X	Newspapers, Periodicals, Books, Publishing
275X-277X	Commercial-Business Printing & Greeting Cards
282X	Plastic Materials & Synthetics
283X	Drugs
357X	Computer & Office Equipment
365X, 366X	Audio, Video & Communications Equipment
367X	Electronic Components & Accessories
376X	Guided Missiles, Space Vehicles & Parts
381X, 382X	Search, Navigation, Measuring & Control Devices
384X-387X	Medical Instruments, Photographic Equipment
48XX	Communication
511X-513X, 519X	Wholesale Paper, Drugs, Apparel Non-Durables
61XX	Non-Depository Institutions
67XX	Holding & Investment Offices
722X, 726X, 7291	Services - Photo, Funeral, Tax Return
7323	Credit Reporting
7384	Photofinishing
781X, 782X	Motion Picture Production & Distribution
784X	Video Tape Rental
81XX	Legal Services
84XX	Museums & Gardens
866X	Religious Organizations
86XX, <i>except 863X</i>	Membership Organization Headquarters



### 50% BENEFIT OPTION

Elimination Period → Benefit Duration →	90 Day	180 Day	90 Day	180 Day	90 Day	180 Day	90 Day	180 Day
	2 Year RBD		3 Year RBD		5 Year RBD		To Age 65 RBD	
Attained Age	Monthly Rates per \$100 Monthly Benefit							
<30	\$0.31	\$0.19	\$0.35	\$0.21	\$0.40	\$0.24	\$0.57	\$0.39
30-39	\$0.50	\$0.32	\$0.57	\$0.37	\$0.67	\$0.45	\$1.03	\$0.74
40-44	\$0.75	\$0.52	\$0.88	\$0.63	\$1.07	\$0.77	\$1.68	\$1.25
45-49	\$1.05	\$0.77	\$1.24	\$0.92	\$1.55	\$1.18	\$2.39	\$1.83
50-54	\$1.49	\$1.13	\$1.80	\$1.39	\$2.29	\$1.76	\$3.22	\$2.46
55-59	\$2.06	\$1.65	\$2.57	\$2.05	\$3.34	\$2.65	\$3.83	\$2.87
60+	\$3.75	\$2.87	\$3.83	\$2.87	\$3.83	\$2.87	\$3.83	\$2.87

### 60% BENEFIT OPTION

Elimination Period → Benefit Duration →	90 Day	180 Day	90 Day	180 Day	90 Day	180 Day	90 Day	180 Day
	2 Year RBD		3 Year RBD		5 Year RBD		To Age 65 RBD	
Attained Age	Monthly Rates per \$100 Monthly Benefit							
<30	\$0.33	\$0.20	\$0.37	\$0.23	\$0.42	\$0.26	\$0.61	\$0.41
30-39	\$0.53	\$0.34	\$0.62	\$0.41	\$0.73	\$0.48	\$1.11	\$0.79
40-44	\$0.79	\$0.56	\$0.95	\$0.67	\$1.14	\$0.83	\$1.80	\$1.34
45-49	\$1.11	\$0.83	\$1.34	\$0.99	\$1.66	\$1.25	\$2.55	\$1.95
50-54	\$1.58	\$1.21	\$1.94	\$1.47	\$2.44	\$1.89	\$3.45	\$2.64
55-59	\$2.21	\$1.77	\$2.76	\$2.20	\$3.59	\$2.85	\$4.10	\$3.07
60+	\$4.03	\$3.07	\$4.10	\$3.07	\$4.10	\$3.07	\$4.10	\$3.07

## INDUSTRY SERIES III

### SIC Range

### Industry

0742	Veterinary Specialties
171X, 173X	Plumbing, Heating, Electrical
278X	Blank books & Bookbinding
279X	Printing Trade Services
281X	Industrial Inorganic Chemicals
3625, 3695	Relays, Industrial Controls, Recording Media
36XX, <i>except 365X-367X</i>	Electrical Equipment
391X-396X	Jewelry, Musical Instruments, Toys, Office Supplies
472X-474X	Transportation Arrangement
49XX, <i>except 495X</i>	Electric, Gas, Water etc.
5010-5099	Wholesale-Auto Parts, Furniture, Metals, Electrical Goods, Motor Vehicles, Misc.
5091	Wholesale/Retail-Sporting Goods
503X-4X, 507X-08X	Wholesale-Machinery, Equipment, Lumber, Plumbing
53XX	Retail-General Merchandise Stores
551X, 552X	Retail-Automotive Dealers
56XX	Retail - Apparel & Accessory Stores
57XX	Retail-Furniture & Home Furnishings
651X	Real Estate Operators, Lessors
653X-655X	Real Estate Agents, Title, Developers
7322	Adjustment & Collection
733X	Mailing, Reproduction, Stenographic Services
762X, 763X	Electrical, Watch, Jewelry Repair
83XX	Social Services
91XX	Municipalities ( <i>No Police/Fire</i> )
92XX-97XX	Non-Municipal Govt Entities ( <i>No Police/Fire</i> )



### 50% BENEFIT OPTION

Elimination Period → Benefit Duration →	90 Day	180 Day	90 Day	180 Day	90 Day	180 Day	90 Day	180 Day
	2 Year RBD		3 Year RBD		5 Year RBD		To Age 65 RBD	
Attained Age	Monthly Rates per \$100 Monthly Benefit							
<30	\$0.38	\$0.23	\$0.43	\$0.26	\$0.49	\$0.30	\$0.70	\$0.47
30-39	\$0.61	\$0.39	\$0.70	\$0.46	\$0.82	\$0.55	\$1.27	\$0.90
40-44	\$0.92	\$0.63	\$1.08	\$0.77	\$1.31	\$0.95	\$2.07	\$1.54
45-49	\$1.28	\$0.95	\$1.53	\$1.13	\$1.90	\$1.44	\$2.93	\$2.24
50-54	\$1.82	\$1.39	\$2.21	\$1.70	\$2.81	\$2.16	\$3.96	\$3.02
55-59	\$2.52	\$2.03	\$3.16	\$2.51	\$4.10	\$3.25	\$4.70	\$3.52
60+	\$4.60	\$3.52	\$4.70	\$3.52	\$4.70	\$3.52	\$4.70	\$3.52

### 60% BENEFIT OPTION

Elimination Period → Benefit Duration →	90 Day	180 Day	90 Day	180 Day	90 Day	180 Day	90 Day	180 Day
	2 Year RBD		3 Year RBD		5 Year RBD		To Age 65 RBD	
Attained Age	Monthly Rates per \$100 Monthly Benefit							
<30	\$0.41	\$0.24	\$0.46	\$0.28	\$0.51	\$0.32	\$0.74	\$0.50
30-39	\$0.65	\$0.42	\$0.76	\$0.50	\$0.89	\$0.59	\$1.36	\$0.97
40-44	\$0.97	\$0.69	\$1.16	\$0.82	\$1.40	\$1.01	\$2.21	\$1.65
45-49	\$1.36	\$1.01	\$1.65	\$1.22	\$2.04	\$1.54	\$3.13	\$2.39
50-54	\$1.94	\$1.49	\$2.38	\$1.81	\$3.00	\$2.32	\$4.24	\$3.24
55-59	\$2.71	\$2.17	\$3.39	\$2.70	\$4.40	\$3.50	\$5.04	\$3.77
60+	\$4.94	\$3.77	\$5.04	\$3.77	\$5.04	\$3.77	\$5.04	\$3.77

## INDUSTRY SERIES IV

### SIC Range

### Industry

01XX-09XX, <i>except 0742</i>	Agriculture, Forestry, Fishing
152X -154X	Construction-Residential - Non-Residential
16XX	Heavy Construction
172X, 174X-179X	Other Construction Trades
2011-2013,2015	Meat - Poultry Products
202X-209X	Food Products except meat
21XX	Tobacco Products
22XX-23XX	Apparel, Textile Mill & Other Textile Products
243X-249X, 25XX	Wood Products, Furniture & Fixtures
265X, 267X	Paper Products
284X	Soap, Cleaners & Toilet Goods
285X-6X, 2893-2899	Paints, Organic Chemicals, Ink & Carbon
2873-2892	Agricultural Chemicals, Adhesives, Explosives
29XX-30XX	Petroleum, Rubber & Plastic Products
31XX	Leather Products
32XX, <i>except 3292</i>	Stone, Clay & Glass
33XX-34XX, <i>except 344X</i>	Primary Metal Industries, Fabricated Metal Products
35XX, <i>except 357X</i>	Industrial Machinery & Equipment
37XX, <i>except 376X</i>	Transportation Equipment
399X	Misc Manufacturing
41XX-42XX	Passenger Transit, Trucking & Warehousing
46XX	Pipelines except Natural Gas
478X	Packing, Crating, Inspection
495X	Sanitary Services
514X-518X	Wholesale-Grocery, Raw Farm Products, Chemical, Petroleum, Beverages
52XX	Retail-Building & Garden Supplies
54XX	Retail-Food Stores
553X - 559X	Retail-Service Stations
58XX-59XX	Retail-Eating & Drinking Places, Misc.
621X, 622X	Security, Commodity Brokers
623X, 628X	Security, Commodity Exchanges & Services
70XX, <i>except 7019</i>	Lodging Places except Casinos
72XX, <i>except 722X, 726X, 7291</i>	Laundry, Cleaning, Beauty, Barber, Shoe Repair Svcs
734X, 7381-82,7389	Cleaning & Maint, Security, Misc Business Svcs
735X	Equipment Rental, Leasing
75XX	Auto Repair, Services, Parking
764X, 769X	Furniture & Misc Repair
783X	Motion Picture Theaters
79XX	Amusement & Recreation
805X-808X	Nursing Facilities, Hospitals, Medical/Dental Labs, Home Health Care
8744	Facilities Support Services
89XX	Services, NEC

## 50% BENEFIT OPTION

Elimination Period → Benefit Duration →	90 Day	180 Day	90 Day	180 Day	90 Day	180 Day
	2 Year RBD		3 Year RBD		5 Year RBD	
Attained Age	Monthly Rates per \$100 Monthly Benefit					
<30	\$0.48	\$0.29	\$0.54	\$0.32	\$0.61	\$0.37
30-39	\$0.77	\$0.49	\$0.88	\$0.58	\$1.04	\$0.70
40-44	\$1.16	\$0.80	\$1.36	\$0.97	\$1.65	\$1.19
45-49	\$1.62	\$1.19	\$1.92	\$1.43	\$2.40	\$1.82
50-54	\$2.30	\$1.75	\$2.79	\$2.14	\$3.54	\$2.72
55-59	\$3.18	\$2.55	\$3.98	\$3.16	\$5.17	\$4.10
60+	\$5.80	\$4.44	\$5.92	\$4.44	\$5.92	\$4.44

## 60% BENEFIT OPTION

Elimination Period → Benefit Duration →	90 Day	180 Day	90 Day	180 Day	90 Day	180 Day
	2 Year RBD		3 Year RBD		5 Year RBD	
Attained Age	Monthly Rates per \$100 Monthly Benefit					
<30	\$0.51	\$0.31	\$0.58	\$0.36	\$0.65	\$0.41
30-39	\$0.82	\$0.53	\$0.95	\$0.63	\$1.12	\$0.75
40-44	\$1.22	\$0.87	\$1.46	\$1.04	\$1.77	\$1.28
45-49	\$1.72	\$1.28	\$2.07	\$1.53	\$2.57	\$1.94
50-54	\$2.45	\$1.87	\$2.99	\$2.28	\$3.77	\$2.92
55-59	\$3.42	\$2.74	\$4.27	\$3.40	\$5.54	\$4.40
60+	\$6.22	\$4.74	\$6.34	\$4.74	\$6.34	\$4.74

Please consult your Boston Mutual Representative for availability of to Age 65 plans and rates.

## INDUSTRY SERIES V

### SIC Range

### Industry

10XX-14XX	Mining
241X, 242X	Logging & Sawmills
261X-263X	Pulp & Paper Mills
3292	Asbestos Products
40XX	Railroad Transportation
43XX	U.S. Postal Service
44XX-45XX	Water, Air Transportation
7019	Casino Hotels
736X	Personnel Supply/PEO
801X-4X, 809X	Doctors, Dentists, Clinics
863X	Labor Organizations
88XX	Private Households
9999	Non-Classifiable Establishments

Underwriting Approval Required for these Groups. Please call your Boston Mutual Representative for available plans and rates.

## HOW TO CALCULATE MONTHLY COSTS

### EMPLOYERS

- Determine the available plan options:**
  - Benefit Percentage (50% or 60%)
  - Elimination Period (90 or 180 days)
  - Benefit Duration (2, 3, 5 years or to age 65)
- Identify Employer's SIC Range within the corresponding Industry Series.**
- Cross Reference Rates within the applicable Industry Series.**

#### For Example:

**Plan Options:** 50% Benefit, 180 Day Elimination, 5 Year Duration

**SIC Range:** Real Estate Agency - SIC 6531 - Industry Series III

Age	Monthly Rates per \$100 Benefit
< 30	\$ .30
30-39	\$ .55
40-44	\$ .95
45-49	\$1.44
50-54	\$2.16
55-59	\$3.25
60+	\$3.52

See page 10 for rates.

### EMPLOYEES

- Determine Benefit Amount:**
  - Monthly Salary x Benefit Percentage 50%
- Identify Rate and Calculate Monthly Cost:**
  - Locate Age within corresponding rates

#### Continue Example:

**41 year old Real Estate Agent making \$35,000 per year or \$2,916.67 per month:**

Monthly Benefit:  $\$2,916.67 \times 50\% = \$1,458.33$

Monthly Cost:  $\$1,458.33 \div 100 \times \$0.95 = \$13.85$

### ELIMINATION PERIOD

Elimination period is the period of continuous days of disability and begins on the first day of disability. Disability must continue through the elimination period before payments begin.

If during the elimination period, a disability temporarily ceases and the insured returns to his/her regular occupation for up to 30 days and becomes disabled again due to the same sickness or injury, he/she is not required to satisfy a new elimination period.

### PRE-DISABILITY EARNINGS

Benefits are based on the gross monthly earnings from the employer in effect immediately prior to the date disability begins. Earnings include commissions averaged for the lesser of the 12-month period of employment immediately prior to disability or the period of employment thereof.

### OTHER INCOME AMOUNTS - OFFSETS

LTD coverage is designed to replace a reasonable portion of a disabled insured's earnings. To prevent over insurance, LTD payments are reduced by income the insured receives or is eligible to receive from the following sources:

- US Social Security (*primary and family*)
- Workers' Compensation
- Employer Retirement Plans
- Formal Salary Continuation or Sick Leave Plans
- No-Fault Auto Insurance Benefits or Auto Liability Insurance Benefits
- Canadian/Quebec Pension Plans
- Other Group Disability Plans
- State Disability Plans
- Unemployment Benefits
- Any Form of Employment
- Third Party (*less attorney's fees*) by Judgment, Settlement or otherwise

**LTD benefits are NOT reduced by the following sources of income:**

- 401K Plans
- Thrift Plans
- Stock Ownership Plans
- Non-Qualified Plans for Deferred Compensation
- Retirement Plan from Other Employer
- Individual Disability Plans
- Profit Sharing Plans
- Tax Sheltered Annuities
- Credit Disability Insurance
- Pensions Plans for Partners
- Military Pension and Disability
- Individual Retirement Accounts
- Informal Salary Continuation Plans

### COST OF LIVING FREEZE

Except for increases in income earned or received from any form of employment, once an Other Income Amount has been deducted from the disability payment, the insured's payment will not be further reduced due to a cost of living increase in any Other Income Amount.

### DEFINITION OF DISABILITY

An insured is considered disabled if due to sickness or injury he/she is unable to perform some or all of the material and substantial duties of his/her regular occupation and has a minimum of a 20% loss in pre-disability earnings.

An insured is also considered disabled if he/she meets the Definition of Disability as defined above, but is working in any occupation and has at least a 20% loss in pre-disability earnings.

The Residual feature allows part-time or reduced work to count towards satisfying the Elimination Period.

Payments will continue beyond 24 months if due to the same sickness or injury the insured is unable to perform the material and substantial duties of any gainful occupation or, working in any occupation and has at least a 20% loss in pre-disability earnings.

## THE DEFINITION OF DISABILITY ALSO PRESUMES:

- the disability begins while the insured is covered under the plan;
- that the loss of a professional or occupational license or certification does not, by itself, mean the insured is disabled;
- any occupation includes the insured's regular occupation.

Regular occupation means the occupation, *(as it is performed nationally)*, that the insured is routinely performing when disability begins. It does not mean the job the insured is performing for a specific employer or at a specific location.

Gainful occupation means an occupation, considering an insured's past training, education and experience *(or for which an insured can be trained)*, that provides or can be expected to provide the insured, within 12 months of returning to work, with a before tax income at least equal to his/her gross monthly payment.

## TEMPORARY RECOVERY

If the insured temporarily recovers and returns to work, earning more than 80% of his/her pre-disability earnings, and the same sickness or injury causes disability to occur again within 6 months of the date the prior disability ended, monthly payments to the insured will resume if he/she was continuously insured under the plan for the period of temporary recovery. A new elimination period for this disability will not need to be satisfied.

## WAIVER OF PREMIUM

Premium payments for coverage under this plan are suspended for an insured while he/she is receiving disability payments under the plan.

## THREE-MONTH SURVIVOR BENEFIT

If an insured dies after having been disabled for a minimum of 180 consecutive days and was receiving payments under the plan, the eligible survivor will be paid a one-time lump sum survivor benefit equal to 3 times the last gross monthly benefit payment. If there is no eligible survivor, the benefit will be paid to the insured's estate.

## MENTAL ILLNESS - SUBSTANCE ABUSE - SELF REPORTED SYMPTOMS\*

Payments for a disability due to mental illness, substance abuse or self-reported symptoms will be made for up to 12 months.

Mental Illness means a disability due to or resulting from psychiatric or psychological conditions, regardless of cause and includes: schizophrenia, depression, manic-depressive or bipolar illness, anxiety, personality or adjustment disorders or other conditions usually treated by a mental health provider or other qualified provider using psychotherapy, psychotropic drugs or other similar methods of treatment.

Substance Abuse means a pattern of pathological use of alcohol or other addictive drugs unless prescribed by a doctor and used by the insured as prescribed.

Self-Reported Symptoms means the manifestations of the insured's condition, which he/she tells his/her doctor, that are not verifiable using tests, procedures or clinical examinations standardly accepted in the practice of medicine. Examples of self-reported symptoms include, but are not limited to headaches, pain, fatigue, stiffness, soreness, ringing in ears, dizziness, numbness and loss of energy.

This limitation does not apply to dementia if due to stroke, trauma, viral infection, Alzheimer's disease or other conditions not usually treated by a mental health provider using psychotherapy, psychotropic drugs or other similar methods of treatment.

\* Not available in CT, IA, ND, NJ, PA

## SOCIAL SECURITY INTEGRATION AND ASSISTANCE

The monthly payment will be directly reduced by Primary and Family Social Security benefits. Primary benefits are those Social Security benefits, which the insured receives or is eligible to receive because of disability and/or retirement. Family benefits are those Social Security benefits which the insured's spouse, child or children receive or are eligible to receive as the result of the insured's eligibility for Social Security benefits.

If an insured is receiving a payment, assistance can be provided to help him/her with their application for Social Security Disability benefits or in offering guidance through an appeal process, if necessary.

## PRE-EXISTING CONDITIONS EXCLUSIONS

### 12/6/24

This plan will cover a disability if it is caused by, contributed to by, or results from a pre-existing condition and the disability begins after the insured has gone at least 6 consecutive months from his/her effective date of coverage without treatment for the pre-existing condition, or after being insured for 24 consecutive months from his/her effective date of coverage.

Pre-Existing Condition means a sickness or injury for which the insured received treatment or where symptoms were present to the degree that an ordinarily prudent person would seek treatment within 12 months prior to his/her effective date of coverage.

### 3/6/12 (IN, MD, MS, MT, NC, PA, SC, SD, WV, WI, WY only)

This plan will cover a disability if it is caused by, contributed to by, or results from a pre-existing condition and the disability begins after the insured has gone at least 6 consecutive months from his/her effective date of coverage without treatment for the pre-existing condition, or after being insured for 12 consecutive months from his/her effective date of coverage.

Pre-Existing Condition means a sickness or injury for which the insured received treatment or where symptoms were present to the degree that an ordinarily prudent person would seek treatment within 3 months prior to his/her effective date of coverage.

If the time period requirements are not met, the disability is excluded from coverage under the plan.

Treatment includes consultation, care or services from a doctor or other medical professional recommended by a doctor. It also includes being prescribed medicines, taking prescribed medicines (or the fact that the insured should have been taking prescribed medicines, but chooses not to), and receiving diagnostic measures

## EXCLUSIONS

Disabilities which arise from the following will not be covered:

- Intentionally Self-Inflicted Injuries;
- War or Active Participation in a Riot;
- Attempt to Commit or Commission of a Felony under Federal or State Law.

## REDUCING BENEFIT DURATIONS

Maximum payment duration means the period of time during which the disabled insured will receive a monthly payment. It is based on the insured's age when he/she becomes disabled.

MAXIMUM PAYMENT DURATION				
Age at Disability	2 year RBD	3 year RBD	5 year RBD	To Age 65
Less than 60	2 years	3 years	5 years	To Age 65 <i>(but not less than 60 months)</i>
60	2 years	3 years	60 months	60 months
61	2 years	3 years	48 months	48 months
62	2 years	3 years	42 months	42 months
63	2 years	3 years	36 months	36 months
64	2 years	30 months	30 months	30 months
65	2 years	24 months	24 months	24 months
66	21 months	21 months	21 months	21 months
67	18 months	18 months	18 months	18 months
68	15 months	15 months	15 months	15 months
69 & older	12 months	12 months	12 months	12 months

This benefit duration is in compliance with the Age Discrimination in Employment Act Amendment (ADEA). This duration is based on an equal cost benefit for each insured as required by ADEA.

### NOTE:

*Employees who remain at work full-time at age 70 and beyond will continue to be eligible for coverage.*

## VOCATIONAL REHABILITATION SERVICES

A disabled employee who is receiving a payment may be eligible for vocational rehabilitation services. These services may include vocational testing and training, job modifications, job placement or other services reasonably needed to assist the insured in returning to full-time or part-time active employment.

The decision to offer these services will be based on a disabled employee's education, training and experience, transferable skills, physical and mental abilities.

## WORK PLACE MODIFICATION

This benefit reimburses the employer up to 100% of reasonable costs incurred through modification to the workplace to accommodate a disabled employee's return to work and to assist the employee in remaining at work. The amount paid will not exceed the lesser of a maximum of \$1,000 for any one employee or the expected liability for the claim.

## CONTINUITY OF COVERAGE

In order to prevent loss of coverage for an insured because of a transfer of insurance carriers, the plan will provide coverage as follows.

*For Individuals who are disabled on the date coverage under this plan becomes effective:*

An employee will be covered under the plan if he/she was insured by the prior group insurance plan, and the cost of coverage under the prior group insurance plan was paid.

Payments will be limited to the monthly amount the prior group insurance plan would have paid the insured had the plan stayed in effect. Payments will be reduced by any amount the prior group insurance plan is responsible for paying.

*For individuals who became disabled under this plan due to a pre-existing condition:*

If an employee was insured by the prior group insurance plan just before becoming eligible for coverage under this plan; is in active employment; and is insured under this plan, then he/she may be eligible for payments under this plan if his/her disability is due to a pre-existing condition.

In order to receive payments, he/she must meet the pre-existing condition exclusion of this plan or the prior group insurance plan, had the plan stayed in effect.

The total amount of time the employee was continuously insured under both the prior group insurance plan and this plan will be considered to determine satisfaction of the pre-existing condition exclusion. If the pre-existing condition exclusion of either plan can't be satisfied, then a disability payment will not be made.

Payments will be determined using the provisions of this plan, but the monthly payment will not be more than the maximum monthly payment of the prior group insurance plan, and will end on the earlier of the end of the maximum payment duration under this plan or the date benefits would have ended under the prior group insurance plan, if the plan had stayed in effect.

### NOTE:

*This plan provision applies when replacing prior group insurance coverage, where no gap exists between termination date of prior group insurance coverage and the effective date of coverage under this plan.*