

Long Term Disability Benefit Details

NO MEDICAL EVIDENCE IS REQUIRED FOR ALL SMARTCHOICE BENEFITS

- ✓ **Benefit Amount:** 66.667% of pretax monthly earnings
- ✓ **Maximum:** \$1,500
- ✓ **Elimination Period** before monthly disability benefit is payable: 120 days
- ✓ **Definition of Disability:** unable to perform duties of **regular occupation** due to sickness or injury during the **first 24 months of disability**, and, after the first 24 months of disability, unable to perform the duties of any gainful occupation fitted by education, training or experience.
- ✓ **Non-medical evidence limit: No medical evidence is required**
- ✓ **Pre-existing Conditions Limitation:** no benefit payable for conditions in existence in the 3 months prior to the coverage effective date that cause disability within 12 months after the effective date of coverage
- ✓ **Termination Age:** 65

Other Plan Features:

- ✓ **Rehabilitation and Return to Work assistance benefit**
- ✓ **Conversion** to an individual disability plan