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<b>SUBJECT:</b>	Long Term Disability Insurance
<b>POLICY NO:</b>	II:08
<b>APPLICABLE TO:</b>	Regular Full-Time/Part-Time Employees
<b>PAGE NO:</b>	1 of 2
<b>EFFECTIVE DATE:</b>	August 1, 1993
<b>REVISION DATE:</b>	August 1, 2018 (due to name change)

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I. POLICY:

Long Term Disability Income Insurance is available to all regular full-time employees and part-time employees (75% FTE) at no cost through a group plan which is underwritten by UnumProvident Corporation Benefits. Employees are eligible for this benefit on the date of hire.

Amount of Insured Benefit

UnumProvident Corporation Benefits will pay 60% of your pre-disability monthly earnings up to \$10,000 per month; or if you also receive income from other sources (wages, social security, etc.), your total income may reach 70% of your pre-disability earnings before the Long Term Disability Insurance benefit will be reduced.

When determining your benefit, any overtime pay, bonuses, extra pay or other additional remuneration not received as basic wages or salary will not be included.

II. PROCEDURE:

A. Qualifying Period

Three months is the Qualifying Period that the insured must be Totally Disabled before benefits are payable under this Plan. This Qualifying Period may be interrupted by returning to work a maximum of 15 days before a new Qualifying Period must be met.

B. A Person is Considered "Totally Disabled" If:

1. Occupation Test

a. During the first 24 months of any "One Period of Total Disability", the person insured is under the regular care and attendance of a licensed physician (other than him/herself) and unable to perform the material duties of his or her regular occupation or employment; and

b. After the first 24 months of any "One Period of Total Disability", the person insured is unable to perform the material duties of any and every gainful occupation or employment for which the person is or becomes reasonably fitted by education, training or experience. While an insured person meets these requirements, limited employment will not interrupt the "Qualifying Period" or the "Period of Total Disability."

2. Earnings Test

If an insured person is working, and is not disabled by the Occupation Test definition of Total Disability, we will consider the person insured to be "Totally Disabled" during any month when he or she is not able, because of injury, sickness or pregnancy, to earn more than 80% of his or her monthly earnings.



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C. Monthly Benefits

1. To qualify for these benefits, you must furnish proof, satisfactory to Unum, that:
  - a. You have been continuously and totally disabled based either on the occupation or earnings test described above for more than three months;
  - b. You have made application for and furnished all required proof for all other income benefits to which you are entitled; and
  - c. You have been during the period continuously and totally disabled, under direct care of a legally qualified physician or surgeon (other than yourself).
2. The scheduled benefit will be reduced by payments and benefits from other sources. Some sources of the offset amount are Social Security benefits and 50% of earned wages.
3. Benefits commence after the Qualifying Period and continue throughout the period of disability. However, this policy does have a maximum duration of benefits.

D. Termination of Insurance

1. The group insurance will automatically terminate on the last day of employment or eligibility due to a reduction in hours.