

Group Long Term Disability Income Benefit Highlights

Benefit <i>(Active Full-Time Employees)</i>	Coverage Amount
Insurance Provider	Sun Life
Monthly Benefit	60% of Monthly Earnings
Maximum Benefit	\$5,000 per month
Waiting Period	180 days
Benefit Duration	SSNRA (Social Security Normal Retirement Age)
Own Occupation	24 months
Mental Illness / Substance Abuse	24 months Outpatient Limitation
Pre-existing Limitations	3/3/12