

# United Heritage Long Term Disability Benefits

**July 1, 2008 - July 1, 2009**

Information provided is in summary format. Any difference between the summary provided and actual contract will be settled in favor of the contract.

<b>Class Description</b>	<b>You are generally eligible for LTD coverage if you are an active full-time employee working a minimum of 20 hours per week.</b>
<b>Percentage Paid</b>	<b>66 2/3% of gross pay; \$4,000 monthly maximum payable. Benefit will be reduced by other disability payments.</b>
<b>Elimination Period</b>	<b>You must be disabled for the longer of 90 days or exhaustion of all sick leave before payments begin.</b>
<b>Benefit Duration</b>	<b>To age 65 - Reducing Benefit Duration</b>
<b>Definition of Disability:</b>	
<b>First 24 months</b>	<b>Regular Occupation</b>
<b>After 24 months</b>	<b>Any Suitable Occupation</b>
<b>Total Disability Required?</b>	<b>Loss of Earnings of 20% may qualify recipient for benefits</b>
<b>Survivor Benefit</b>	<b>3 x the lesser of 1) your monthly income loss multiplied by the benefit percentage; or 2) the maximum monthly benefit shown in the schedule of insurance</b>
<b>Earnings Definition</b>	<b>Salary, Wages, Commissions and Bonuses</b>
<b>Coverage for Pre-Existing Conditions:</b>	
<b>Definition</b>	<b>Any injury or sickness that received care or treatment 90 days prior to effective date</b>
<b>When Covered</b>	<b>No benefit payable for disability that starts in first 12 months, due to pre-existing condition.</b>
<b>Mental &amp; Nervous</b>	<b>24 month maximum benefit</b>
<b>Drug and Alcohol Limits</b>	<b>24 month maximum benefit</b>