

***Housing Benefits Plan***  
***LONG TERM DISABILITY BENEFIT SUMMARY***

<b><i>MEMBER DEFINITION</i></b>	<i>An Active Employee of the Employer working 20 hours per week and a citizen or resident of the United States or Canada.</i>
<b><i>BENEFIT PERCENTAGE</i></b>	<i>60% of the first \$14,167 of your Predisability Earnings, reduced by Deductible Income.</i>
<b><i>MAXIMUM MONTHLY BENEFIT</i></b>	<i>\$8,500 before reduction by Deductible Income.</i>
<b><i>MINIMUM MONTHLY BENEFIT</i></b>	<i>\$100</i>
<b><i>BENEFIT WAITING PERIOD</i></b>	<i>180 Days</i>
<b><i>MAXIMUM BENEFIT PERIOD</i></b>	<i>To Age 65</i>
<b><i>BENEFIT INTEGRATION</i></b>	<i>Primary and Family Social Security benefits, Worker's Compensation, income from any other employer or government sponsored disability or retirement plans are used to offset your benefit.</i>
<b><i>DEFINITION OF DISABILITY</i></b>	<i>The inability to perform the material duties of your own occupation considering prior education, training, experience and earnings for 24 months.</i>
<b><i>OWN OCC PERIOD</i></b>	<i>24 Months</i>
<b><i>ANY OCC PERIOD</i></b>	<i>From the end of the Own Occ Period to end of Maximum Benefit Period.</i>
<b><i>LIMITATIONS</i></b>	<i>Payment of LTD Benefits is limited to 24 months during your entire lifetime for a Disability caused or contributed by a Mental Disorder, Substance Abuse or other Limited Conditions including musculoskeletal. However, if you are confined in a Hospital solely because of a Mental Disorder at the end of the 12 months, the limitation will not apply while you are continuously confined.</i>
<b><i>PRE-EXISTING CONDITION</i></b>	<i>Pre-existing Condition Period is the 12 month period just prior before your insurance becomes effective. The Exclusion Period is 24 months.</i>
<b><i>EMPLOYEE ASSISTANCE PROGRAM</i></b>	<i>EAP Services include WorkLife services, legal and financial counseling and up to three (3) face-to-face assessment and counseling sessions.</i>
<b><i>ASSISTED LIVING BENEFIT</i></b>	<i>Upon meeting requirements outlined in the contract, you may be eligible to receive an additional 20% of the first \$10,000 of your Predisability Earnings, but not to exceed \$2,000. The Assisted Living Benefit is not reduced by Deductible Income.</i>
<b><i>REHABILITATION PLAN BENEFIT</i></b>	<i>Upon approval, Standard will pay for some or all of the expenses incurred by a disabled employee in connection with approved training and education, family care, and job-related and job search expenses.</i>

*Note: The above information is for illustrative purposes only. Please refer to your Group Insurance Certificate for complete plan details. Master Contract contains controlling provisions.*