

Benefit Summary

for Long Term Disability has been prepared for the employees of:

Utility Workers' Union of America Locals 223 & 204 Health & Welfare

Plan Features:

- This plan covers 60% of your current monthly salary if you suffer from a disabling accident or illness on or off the job.
- The maximum monthly benefit is \$2,000; the minimum monthly benefit covered under this plan is \$50.
- Benefit payments will begin after you have been unable to work for 90 days (elimination period) due to disability.
- For the first two years of disability, you will receive benefit payments while you are unable to work in your own occupation. After two years, you will continue to receive benefits if you cannot work in any occupation based on training, experience and education.
- You will receive benefit payments to age 65, Standard ADEA while you remain disabled.
- Maternity is covered as any other illness.
- You will receive your benefit payment on a monthly basis.
- The Guardian will waive your premium payment for this plan while you are entitled to receive a benefit.
- Your covered salary excludes bonuses and commissions.
- This plan includes partial disability benefits. You must be totally disabled through the elimination period and receive one monthly payment for total disability. After the work incentive period, benefits payments are then reduced by 50% of your current monthly earnings.
- This plan includes a work incentive feature. We will not reduce our benefit by your part-time earnings for the first 12 months of partial employment, unless the sum of such earnings and our gross monthly benefit exceeds 100% of your prior earnings. If the total exceeds 100%, we deduct only the excess from our benefit.
- Mandatory Rehabilitation: Participation entitles the insured to receive an LTD benefit equal to 110% of the net payment they would otherwise be entitled to. If deemed eligible, employee's must participate in Guardian approved Rehabilitation program.



GUARDIAN®

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Long Term Disability Limitations:

- This plan will not cover a disability caused by any pre-existing condition you had within 6 months before the latest of (a) the effective date of your insurance under our plan; (b) the effective date of a change that increases the benefits payable by our plan; and (c) the effective date of a change in your benefit election that increases the benefit payable by our plan. You can receive benefits for this condition if your disability begins after you have been insured under this plan for 24 months. However, if this plan replaces an existing plan, we will credit the number of months you were covered under your previous plan and under our plan to determine whether you have met the requirement for 24 months.
- You can receive benefits for a disability due to mental/nervous or alcohol/drug disorder for up to 24 months, combined, during your lifetime.
- Benefit payments will be reduced by any Social Security disability benefits that you or your family members are eligible to receive; benefits will also be reduced by other forms of income you receive, such as Workers' Compensation and sick leave.

Special Conditions Limitations:

- The maximum payment period for all such periods of disability defined as a special condition is 24 months. This is a combined maximum for all such conditions and all periods of disability. This limit is combined with the mental nervous/alcohol and drug limitation.

Long Term Disability General Limitations and Exclusions: We limit the duration of payments for long term disabilities caused by mental or emotional conditions, or alcohol or drug abuse. We do not pay benefits for charges relating to a covered person: taking part in any war or act of war (including service in the armed forces); committing a felony or taking part in any riot or other civil disorder; or intentionally injuring themselves or attempting suicide while sane or insane. We do not pay benefits during any period in which a covered person is confined to a correctional facility, an employee is not under the care of a doctor, and the employee's loss of earnings is not solely due to disability. This policy provides disability income insurance only. It does not provide "basic hospital," "basic medical," or "major medical" insurance as defined by the New York State Insurance Department. If the plan is new (not transferred): This LTD plan does not pay charges relating to a pre-existing condition. A pre-existing condition includes any condition for which an employee consults with a physician, receives advice or treatment, or takes prescribed drugs. Please refer to plan documents for specific time periods. Contract #'s GP-1-LTD94-A,B,C-1.0 et al.; GP-1-STD94-1.0 et al; GP-1-LTD2K-1.0 et al, GP-1-STD2K-1.0 et al

This handout is for illustrative purposes. If there is a discrepancy between this handout and the benefit booklet, the benefit booklet prevails.

