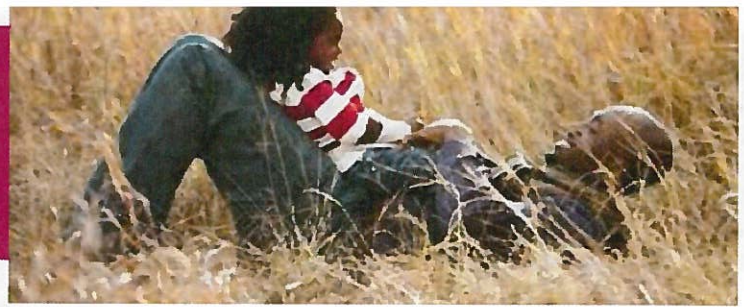


Voluntary Group Short Term Disability Insurance



GD Barri

COVERAGE

Disability income protection insurance provides a benefit for "short term" disability resulting from a covered injury or sickness. Benefits begin at the end of the elimination period and continue while you are disabled up to the maximum benefit duration.

ELIGIBILITY

Each Active, Full-time employee working 30 or more hours per week, and earning an annual salary of at least \$15,000, except any person working on a temporary or seasonal basis.

BENEFIT AMOUNT

You may elect a weekly benefit equal to 60% of your covered earnings, up to a maximum benefit of \$ 2,500 per week.

DAY BENEFITS BEGIN

Injury (accident) and Sickness (illness): benefits begin on the 15th consecutive day of disability;

or the day following the number of accumulated sick days applicable to the employee.

MAXIMUM BENEFIT DURATION

Benefits for one period of disability, will be paid up to a maximum of 11 weeks.

CONTRIBUTION REQUIREMENTS

Coverage is 100% employee paid.

RATES

See attached Rate Sheet.

FEATURES

- ▶ Maternity covered as any other illness
- ▶ Non-occupational coverage
- ▶ Partial Disability benefit included

LIMITATIONS

- ▶ Pre-Existing Condition Limitation - 3/12
- Please note- pre-ex limitations also apply to benefit increases

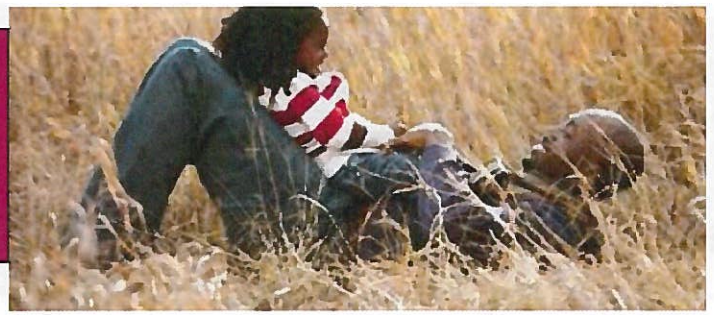
EXCLUSIONS

Benefits will not be payable for any disability caused by: an intentionally self-inflicted injury; an act of war (declared or undeclared); commission of a felony; sickness covered by workers' compensation or other workers' disability law; injury occurring out of or in the course of work for wage or profit.

For a comprehensive list of exclusions, limitations, and any applicable benefit offsets, please refer to the Certificate of Insurance. The Certificate also provides all requirements necessary to be eligible for coverage and benefits.

This Plan Highlights is a brief description of the key features of the RSL insurance plan. The availability of the benefits and features described may vary by state. It is not a certificate of insurance or evidence of coverage. Insurance is provided under group policy form LRS-6451, et al.

Group Short Term Disability Insurance



GD Barri

Scheduled Benefit: Each eligible employee may elect 60% of their weekly earnings, up to \$2,500 per week benefit maximum.

To calculate your monthly payroll deduction, use the formula indicated below:
(Round all numbers to the nearest whole number)

1. Enter your **Weekly Earnings**, not to exceed \$ 4,167 1. \$ _____
2. **Multiply** your weekly earnings (Line 1) by .60 2. \$ _____
3. Find your rate from the age table displayed 3. \$ _____
4. **Multiply** the amount on Line 2 by the appropriate rate for your age entered on Line 3. 4. \$ _____
5. **Divide** the amount on Line 4 by 10 and enter the amount on Line 5 to get your monthly payroll deduction. 5. \$ _____

Age	Rate per \$10 benefit
18-24	0.18
25-29	0.19
30-34	0.20
35-39	0.18
40-44	0.19
45-49	0.24
50-54	0.34
55-59	0.40
60-64	0.45
65-69	0.55
70+	0.73

Example Calculation: Jane Smith is Age 35

1. Enter your **Weekly Earnings**, not to exceed \$ 4,167 1. \$ 400
2. **Multiply** your weekly earnings (Line 1) by .60 2. \$ 240 (maximum weekly benefit)
3. Find your rate from the age table displayed 3. \$ 0.18
4. **Multiply** the amount on Line 2 by the appropriate rate for your age entered on Line 3. 4. \$ 43.20
5. **Divide** the amount on Line 4 by 10 and enter the amount on Line 5 to get your monthly payroll deduction. 5. \$ 4.32 (monthly payroll deduction)

Submit

Reset