

## Business Health Trust Plan Year 2009-2010 Long Term Disability - Plan GF2

<b>Long Term Disability</b>																																	
Elimination Period	Benefits begin after 90 days of disability.																																
Benefit Replacement Percentage	60% of your basic monthly earnings (Does not include bonuses or overtime)																																
Maximum Monthly Benefit	\$2,000																																
Maximum Benefit Period	<p>If you become disabled, as defined by the policy prior to age 61, benefits are generally payable to normal retirement age as currently defined by Social Security:</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th colspan="2" style="text-align: center;">Social Security</th> <th colspan="2" style="text-align: center;">Social Security</th> </tr> <tr> <th style="text-align: center;"><u>Year of Birth</u></th> <th style="text-align: center;"><u>Normal Retirement Age</u></th> <th style="text-align: center;"><u>Year of Birth</u></th> <th style="text-align: center;"><u>Normal Retirement Age</u></th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">1938</td> <td style="text-align: center;">65 years, 2 months</td> <td style="text-align: center;">1955</td> <td style="text-align: center;">66 years, 2 months</td> </tr> <tr> <td style="text-align: center;">1939</td> <td style="text-align: center;">65 years, 4 months</td> <td style="text-align: center;">1956</td> <td style="text-align: center;">66 years, 4 months</td> </tr> <tr> <td style="text-align: center;">1940</td> <td style="text-align: center;">65 years, 6 months</td> <td style="text-align: center;">1957</td> <td style="text-align: center;">66 years, 6 months</td> </tr> <tr> <td style="text-align: center;">1941</td> <td style="text-align: center;">65 years, 8 months</td> <td style="text-align: center;">1958</td> <td style="text-align: center;">66 years, 8 months</td> </tr> <tr> <td style="text-align: center;">1942</td> <td style="text-align: center;">65 years, 10 months</td> <td style="text-align: center;">1959</td> <td style="text-align: center;">66 years, 10 months</td> </tr> <tr> <td style="text-align: center;">1943-1954</td> <td style="text-align: center;">66 years</td> <td style="text-align: center;">1960 and after</td> <td style="text-align: center;">67 years</td> </tr> </tbody> </table>	Social Security		Social Security		<u>Year of Birth</u>	<u>Normal Retirement Age</u>	<u>Year of Birth</u>	<u>Normal Retirement Age</u>	1938	65 years, 2 months	1955	66 years, 2 months	1939	65 years, 4 months	1956	66 years, 4 months	1940	65 years, 6 months	1957	66 years, 6 months	1941	65 years, 8 months	1958	66 years, 8 months	1942	65 years, 10 months	1959	66 years, 10 months	1943-1954	66 years	1960 and after	67 years
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Minimum Monthly Benefit	\$50																																
Definition of Total Disability	You are considered totally disabled if you are unable to do the material duties of your own occupation during the first 24 months of disability, thereafter you must be disabled from any occupation that you are fitted for by reason of training, experience or education.																																
Partial Disability Qualification	An insured can receive a partial disability benefit after satisfying the elimination period which consists of a period of total disability, partial disability or a combination thereof. To qualify for the benefit, the insured must be earning less than 80% of his/her predisability income at the time partial disability employment begins.																																
Pre-existing Condition Exclusion	A pre-existing condition is one that exists 12 months prior to your effective date of LTD coverage. LTD benefits are not payable for any disability caused by a pre-existing condition, if the disability begins during the first 24 months of your coverage. However, if during the first 24 months of coverage you can be treatment free for the pre-existing condition for 6 consecutive months, you will have coverage for such condition upon completion of the 6 month treatment free period.																																
Exclusions & Limitations	No benefits are payable for losses due to intentional self inflicted injuries, war or any act of war, active participation in a riot, and committing or attempting to commit a felony. There is a 24 month lifetime benefit limit for any disability due to alcohol, drug or chemical abuse, dependency addiction and resulting mental illness; or any special conditions as outlined in your certificate.																																
Survivor Benefit	If an employee dies after being disabled for six months or longer and while receiving benefits, we will pay his/her eligible survivor, or the estate if there are no survivors, a lump sum benefit equal to three times the gross monthly benefit paid to the employee. "Eligible Survivor" means the employee's spouse, if living, or the employee's children under age 25.																																
W-2 Payment	Regence Life and Health will provide W-2 issuance on all LTD claims. Should there be any employer FICA to be paid, Regence will handle this payment to the IRS.																																
Waiver of Premium	After benefits become payable and as long as payments continue, any further premiums which are due during the continuation of the employee's disability will be waived.																																
Recurrent Disability	If an employee who was disabled and receiving benefits returns to work for less than six months and has a recurrence of the same disability, that disability will be considered a continuation and a new elimination period will not be required.																																