

GROUP LONG-TERM DISABILITY (LTD) PROGRAM SUMMARY for Relco Locomotive, Inc

Our Group LTD plans are more than an insurance contract; they are a commitment to provide income protection to an impacted employee, and a commitment to work with the policyholder to explore return to work strategies, workplace accommodations and retraining opportunities.

Eligibility	All Eligible Active Full-time Employees
Group LTD Benefit Percentage	60%
Maximum Monthly Benefit	\$5,000
Minimum Monthly Benefit	\$100 or 10% of gross monthly benefit, whichever is greater
Elimination Period	90 days
Maximum Period Payable	Social Security Normal Retirement Age (SSNRA)
Social Security Offset Method	Primary and Family Integration
Own Occupation Period	24 months
Partial Disability: Earnings Test – During Own Occ Period Earnings Test – After Own Occ Period	80% 60%
Work Incentive Benefit	Proportionate – 12 months. Partially disabled employees are eligible for a Work Incentive benefit. The Work Incentive Benefit allows the partially disabled employee to receive their monthly benefit if their benefit plus their earnings do not exceed 100% of indexed pre-disability income. If their benefit plus their earnings exceeds 100% of indexed pre-disability income, their benefit is reduced by the excess. After 12 months, the employee's Work Incentive Benefit is calculated by multiplying their monthly benefit by their loss of salary ratio. "Partially Disabled" means that an employee is working in a partial or part-time capacity after becoming disabled and meets the earnings test shown above.
Rehabilitation Incentive Income (RII)	Proportionate –12 months. RII is offered to employees who agree to take part in a Rehabilitation Plan, structured to return them to gainful employment in another occupation because they can not return to their regular occupation. During the first 12 months, RII is equal to the monthly benefit. If disability earnings during this period exceed 100% of indexed pre-disability earnings, the monthly benefit is reduced by the excess. After 12 months, RII is equal to the monthly benefit reduced by multiplying the monthly benefit by the adjusted loss of salary ratio.
Survivor Benefit	If the employee passes away after being disabled and receiving long-term disability benefits for six consecutive months, we will pay the employee's beneficiary a lump sum benefit equal to three months of disability benefits.
Day Care Expense Benefit	While receiving Rehabilitation Incentive Income, and participating in an approved rehabilitation plan, the claimant may be reimbursed for eligible day care expenses to cover the expense of child care.
Mental Disorder Limitation	24 months
Substance Abuse Limitation	24 months
Special Conditions Limitation	Unlimited
Pre-Existing Condition Limitation	12/12 - A pre-existing condition means a sickness or injury for which you have received treatment within 12 months prior to your effective date. Any disability contributed to or caused by a Pre-Existing Condition within the first 12 months of your effective date will not be covered.

Additional Features:

- **Disability Resource Services** - In addition to the resource services available on-line at www.GuidanceResources.com, Disability Resource Services provides a 24 hour telephonic support for all LTD insureds for behavioral health issues. A staff of master degree clinicians are available to provide each caller with assessment, counseling and referral advice for face-to-face counseling.
- **Face-to-face counseling** – Up to 3 face-to-face counseling sessions per year to address appropriate behavioral health issues.

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