Voluntary Long Term Disability Insurance

Standard Insurance Company has developed this document to provide you with information about the optional insurance coverage you may select through your employer. Written in non-technical language, this is not intended as a complete description of the coverage. If you have additional questions, please refer to the Voluntary Long Term Disability (LTD) Employee Brochure or check with your human resources representative.

Employer Plan Effective Date
A minimum number of eligible employees must apply and qualify for the proposed plan before Voluntary LTD coverage can become effective. This level of participation has been agreed upon by your employer and The Standard.

Eligibility
To become insured, you must be:

- A regular employee of the employer working at least 1560 hours per year, excluding sworn Harbor Police. Chief of Harbor Police, Assistant Chief of Harbor Police and Harbor Police Captains are eligible for this coverage. An eligible employee does not include a temporary or seasonal employee, full-time member of the armed forces, leased employee or an independent contractor.

Employee Coverage Effective Date
Please contact your human resources representative for more information regarding the following requirements that must be satisfied for your insurance to become effective. You must satisfy:

- Eligibility requirements
- An eligibility waiting period
- An active work requirement. This means that if you are not actively at work on the day before the scheduled effective date of insurance, your insurance will not become effective until the day after you complete 1 day of active work as an eligible employee.

Benefit Amount
Your monthly benefit is 60 percent of your insured predisability earnings reduced by deductible income. Please contact your human resources representative for additional information regarding what is included in predisability earnings.

Plan Maximum Monthly Benefit: $10,000
Plan Minimum Monthly Benefit: $100

Benefit Waiting Period
If your claim for LTD benefits is approved by The Standard, benefits become payable after you have been continuously disabled for 180 days and remain continuously disabled. Benefits are not payable during the benefit waiting period.
Pre-existing Condition Exclusion
A general description of the Pre-existing Condition Exclusion is included in the Voluntary LTD Employee Brochure. If you have questions, please check with your human resources representative.

Pre-existing Condition Period: The 90 day period just before your insurance becomes effective
Exclusion Period: 12 months

Own Occupation Period
For the plan’s definition of disability, as described in your brochure, the Own Occupation Period is the first 24 months for which LTD benefits are paid.

Any Occupation Period
The any occupation period begins at the end of the own occupation period and continues until the end of the maximum benefit period.

Maximum Benefit Period
If you become disabled before age 62, LTD benefits may continue during disability until you reach age 65. If you become disabled at age 62 or older, the benefit duration is determined by your age when disability begins:

<table>
<thead>
<tr>
<th>Age</th>
<th>Maximum Benefit Period</th>
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<tbody>
<tr>
<td>62</td>
<td>3 years 6 months</td>
</tr>
<tr>
<td>63</td>
<td>3 years</td>
</tr>
<tr>
<td>64</td>
<td>2 years 6 months</td>
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<tr>
<td>65</td>
<td>2 years</td>
</tr>
<tr>
<td>66</td>
<td>1 year 9 months</td>
</tr>
<tr>
<td>67</td>
<td>1 year 6 months</td>
</tr>
<tr>
<td>68</td>
<td>1 year 3 months</td>
</tr>
<tr>
<td>69+</td>
<td>1 year</td>
</tr>
</tbody>
</table>

When Benefits End
LTD benefits end automatically on the earliest of:

- The date you are no longer disabled
- The date your maximum benefit period ends
- The date you die
- The date benefits become payable under any other LTD plan under which you become insured through employment during a period of temporary recovery
- The date you fail to provide proof of continued disability and entitlement to benefits
Rates
Your monthly LTD rate is $0.61 per $100 of Monthly income. If you have questions regarding how to
determine your earnings, please contact your human resources representative.

To calculate your monthly payroll deduction, use the formula
indicated below:

1. Enter your average monthly income,
not to exceed $16,667, on Line 1. Line 1: ______________

2. Enter $0.61 and divide this by 100. Line 2: ______________

3. Multiply Line 1 by the amount.
   shown on line 2. Line 3: ______________

The amount shown on Line 3 is your estimated monthly
payroll deduction.

Group Insurance Certificate
If you become insured, you will receive a group insurance certificate containing a detailed description of
the insurance coverage. The information presented above is controlled by the group policy and does not
modify it in any way. The controlling provisions are in the group policy issued by Standard Insurance
Company.