

Plan Highlights

Group Long Term Disability Insurance



Reliant Mission Inc.

COVERAGE

Disability income protection insurance provides a benefit for long 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

You are eligible when actively at-work, on a full-time basis as defined by your employer, except if you are working on a temporary or seasonal basis.

CONTRIBUTION REQUIREMENTS

Coverage is employer paid.

ELIMINATION PERIOD

90 consecutive days of total disability.

BENEFIT AMOUNT

The monthly benefit is an amount equal to 66.67% of covered earnings, up to a maximum benefit of \$6,000 per month.

MAXIMUM BENEFIT DURATION

Benefits will not extend beyond the longer of Social Security Normal Retirement Age or Duration of Benefits below:

<u>Age at Disablement</u>	<u>Duration of Benefits</u>
61 or less	To Age 65
62	3 1/2 Years
63	3 Years
64	2 1/2 Years
65	2 Years
66	1 3/4 Years
67	1 1/2 Years
68	1 1/4 Years
69 or more	1 Year

FEATURES

- ▶ Military Services Leave of Absence
- ▶ FMLA Continuation
- ▶ Interruption and Recurrent Provisions
- ▶ Living Benefit
- ▶ Minimum Benefit Payable – \$100
- ▶ Own Occupation Coverage – 24 months
- ▶ Rehabilitation Provision
- ▶ Residual and Partial Disability
- ▶ Specific Indemnity Benefit
 - *This policy includes a limitation benefit schedule for disbursement
- ▶ Survivor Benefit – 3 months
- ▶ Transfer of Coverage Provision
- ▶ Work Incentive & Child Care Provisions

VALUE-ADDED SERVICES

- ▶ Travel Assistance Services
- ▶ ID Theft Recovery Services

LIMITATIONS

- ▶ Pre-Existing Condition Limitation – A pre-existing condition is any sickness or injury, whether specifically diagnosed or not, for which you received medical treatment, consultation, care or services, including diagnostic procedures, or for which you took prescription drugs or medicines during the look back period (3 months) before the individual effective date of coverage (or the effective date of an increase in coverage). Benefits (or an increased benefit) would not be payable due to a pre-existing condition unless the Total Disability occurs after (12 months) from the effective date of coverage (or effective date of an increase).

EXCLUSIONS

Benefits will not be payable for any disability caused or contributed to by: an intentionally self-inflicted injury; an act of war; commission of a felony; or for injury or sickness occurring while confined in any penal or correctional institution. Exclusions and Limitations may vary from state to state For a comprehensive list of exclusions and specific 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-6564, et al.