



# Oshyn, Inc. Long Term Disability (LTD) Insurance Plan Highlights

Who is eligible?	You are eligible for LTD coverage if you are an active employee in the United States working a minimum of 30 hours per week.
What is my monthly benefit amount?	You can receive a benefit of 66.6667% of your monthly earnings, to a maximum of \$10,000 per month.
How long do I have to wait to receive benefits?	<p>The elimination period is the length of time you must be continuously disabled before you can receive benefits.</p> <p>You could begin receiving LTD benefits if, after <b>180</b> days of disability, you are still disabled (as described in the definition of disability).</p> <p>No loss of income is required during the elimination period.</p>
How long will my benefits last?	Your duration of your benefit payments is based on your age when your disability occurs. Your LTD benefits are payable for the period during which you continue to meet the definition of disability. If your disability occurs before age 60, your benefits could be payable until you reach age 65. If your disability occurs at or after age 60, benefits could be paid according to a benefit duration schedule.
When is my coverage effective?	Please see your Plan Administrator for your effective date.
What if I am out of work when the coverage goes into effect?	Insurance will be delayed if you are not in active employment because of an injury, sickness, temporary layoff, or leave of absence on the date that insurance would otherwise become effective.
Can my benefit be reduced?	<p><b>Your disability benefit may be reduced by deductible sources of income and any earnings you have while disabled.</b> Deductible sources of income may include such items as disability income or other amounts you receive or are entitled to receive under: workers' compensation or similar occupational benefit laws; state compulsory benefit laws; automobile liability and no fault insurance; legal judgments and settlements; certain retirement plans; salary continuation or sick leave plans; other group or association disability programs or insurance; and amounts you or your family receive or are entitled to receive from Social Security or similar governmental programs.</p> <p><b>Here's an example of how the benefit may be reduced by deductible sources of income:</b></p> <p>Monthly pre-disability earnings: .....\$3,000          Long term disability benefit percentage: ..... x 60%          Unreduced maximum benefit: .....\$1,800          Less Social Security disability benefit per month: ..... -\$900          Less state disability income benefit per month: ..... -\$300  <b>Monthly long term disability benefit: ..... \$600</b></p>
When would I be	For the first <b>30</b> months, you are totally disabled when, as a result of sickness or injury, you are unable to perform with reasonable continuity the substantial and



<p>considered disabled?</p>	<p>material acts necessary to pursue your usual occupation in the usual and customary way.</p> <p>After benefits have been paid for 24 months of disability you are totally disabled when, as a result of sickness or injury, you are not able to engage with reasonable continuity in any occupation in which you could reasonably be expected to perform satisfactorily in light of your age, education, training, experience, station in life, and physical and mental capacity.</p> <p>You are partially disabled when you are not totally disabled and that while actually working in your usual occupation, as a result of sickness or injury you are unable to earn 80% or more of your indexed monthly pre-disability earnings.</p> <p>After benefits have been paid for 24 months you are partially disabled when you are not totally disabled and that while actually working in an occupation, as a result of sickness or injury you are unable to engage with reasonable continuity in that or in any other occupation in which you could reasonably be expected to perform satisfactorily in light of your age, education, training, experience, station in life, and physical and mental capacity.</p> <p>Substantial and material acts means the important tasks, functions and operations generally required by employers from those engaged in your usual occupation that cannot be reasonably omitted or modified.</p> <p>Usual occupation means the substantial and material acts you are routinely performing for your Employer when your disability begins.</p> <p>You must be under the regular care of a physician.</p> <p>*Unless the policy specifies otherwise, as part of the disability claims evaluation process, Unum will evaluate your occupation based on how it is normally performed in the national economy, not how work is performed for a specific employer, at a specific location, or in a specific region.</p>
<p>Does this plan include travel assistance?</p>	<p>Worldwide emergency travel assistance is included with this long term disability plan. Emergency travel assistance is available to you, your spouse* and your dependent children when you travel to any foreign country, including Canada or Mexico. It is also available anywhere in the United States when you travel just 100 or more miles from home.</p> <p>* A spouse traveling on business for his or her employer is not covered by the program.</p>
<p>Does this plan include help with work-life balance?</p>	<p>Yes. Our work-life balance employee assistance program (EAP) provides professional advice for a wide range of personal and work-related issues. The service is available to you and your family members 24 hours a day, 365 days a year. It provides resources to help you find solutions to everyday issues — such as financing a car or selecting child care — as well as more serious problems, such as alcohol or drug addiction, divorce or relationship problems. There is no additional charge for using the program, and you do not have to have filed a disability claim or be receiving benefits to use the program.</p>
<p>What happens if I die while receiving disability benefits?</p>	<p>Your eligible survivor will receive a lump-sum benefit equal to three months of your gross disability payment if, on the date of your death, you had been disabled for 180 or more consecutive days, and you were receiving or were entitled to receive payments under the plan.</p> <p>You may request this benefit early if you have been diagnosed with a terminal illness resulting in a life expectancy of less than 12 months, and you are receiving monthly payments. If you choose to receive this benefit, no survivor benefit will be payable to your eligible survivor upon your death.</p>

Are my benefits taxed?	It depends on how your premium was taxed during the plan year in which you become disabled. If you paid the premium for the plan year with <b>post-tax dollars</b> , your benefits <b>will not</b> be taxed. However, if you paid the premium for the plan year with <b>pre-tax dollars</b> , your benefits <b>will</b> be taxed. If you paid the premium for the plan year with a combination of pre- and post-tax dollars, then a portion of your benefits will be taxed.
Does my plan cover mental and nervous conditions?	Yes. Depending on your plan, the lifetime cumulative maximum benefit period for all disabilities due to mental illness and disabilities based primarily on self-reported symptoms is 24 months. Only 24 months of benefits will be paid for any combination of such disabilities — even if the disabilities are not continuous and/or are not related. Payments may only continue beyond 24 months if you are confined to a hospital or institution as a result of the disability.
What is not covered?	Benefits would not be paid for disabilities caused by, contributed to by, or resulting from: <ul style="list-style-type: none"> <li>• Intentionally self-inflicted injuries;</li> <li>• Active participation in a riot;</li> <li>• War, declared or undeclared or any act of war;</li> <li>• Commission of a crime for which you have been convicted;</li> <li>• Loss of professional license, occupational license or certification;</li> <li>• Pre-existing conditions (see definition)</li> </ul> Unum will not pay a benefit for any period of disability during which you are incarcerated.
What is considered a pre-existing condition?	You have a pre-existing condition if: <ul style="list-style-type: none"> <li>• you received medical treatment, consultation, care or services including diagnostic measures, or took prescribed drugs or medicines in the <b>3</b> months just prior to your effective date of coverage; and</li> <li>• the disability begins in the first <b>12</b> months after your effective date of coverage.</li> </ul>
When does my coverage end?	Your coverage under the policy ends on the earliest of the following: <ul style="list-style-type: none"> <li>• The date the policy or plan is cancelled;</li> <li>• The date you no longer are in an eligible group;</li> <li>• The date your eligible group is no longer covered;</li> <li>• The last day of the period for which you made any required contributions;</li> <li>• The last day you are in active employment except as provided under the covered layoff or leave of absence provision.</li> </ul> <p>Please see your Plan Administrator for further information on these provisions.</p> <p>Unum will provide coverage for a payable claim which occurs while you are covered under the policy or plan.</p>

The work-life balance employee assistance program is provided by Ceridian Corporation and is available with selected Unum insurance offerings. Exclusions, limitations and prior notice requirements may apply, and service features, terms and eligibility criteria are subject to change. The service is not valid after termination of coverage and may be withdrawn at any time. Please contact your Unum representative for full details.

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Underwritten by Unum Life Insurance Company of America, Portland, Maine

The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable. See the actual policy or your Unum representative for specific provisions and details of availability.

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