

Schedule of Benefits

This Schedule of Benefits provides a brief description of the important benefit features provided under this plan. The details of a member's benefits, rights and obligations under this plan are provided in the complete Summary Plan Description. Please read the entire Summary Plan Description carefully.

Policy Number	GLD2006
Effective Date	January 1, 2006

Long-Term Disability (LTD) Benefits

Definition of Disability	<p>The member is disabled when, on the date of disability, he or she meets the following definition of total disability:</p> <p>Own Occupation Period. For the first 24 months for which benefits are paid, the member is unable to perform the material and substantial duties of his or her regular occupation due to sickness or injury.</p> <p>Any Occupation Period. After benefits have been paid for 24 months, the member is unable to perform the material and substantial duties of any gainful occupation due to sickness or injury.</p>
Benefit Waiting Period	For approved claims, benefits will begin the later of (a) the date the member completes 180 continuous days of total disability; or (b) the date the member ceases to draw compensation from his or her employer.
Monthly LTD Benefit	60 percent of the member's monthly rate of compensation. Minimum monthly benefit of \$100 and maximum monthly benefit of \$5,000 (subject to reduction by deductible sources of income).
Maximum Benefit Period	<p>If the disability begins before age 60, the period remaining to the member's 65th birthday or retirement, whichever occurs first.</p> <p>If the disability begins at or after age 60, a period of five years or the date of the member's retirement, whichever occurs first.</p>
Social Security Benefits	As a condition of eligibility, the member must apply for Social Security disability benefits and exhaust all administrative remedies of the Social Security Administration.
Limitations and Exclusions	Certain limitations and exclusions apply. See sections on Limited Benefit Periods on page 10, Limitations on page 12, and General Exclusions and Exclusion for Pre-Existing Conditions on page 13.

Basic Group Life Insurance Benefits While Receiving Disability Benefits

Benefit Amount	150 percent of the <i>higher</i> of the member's (a) annual salary at the time of disability, or (b) compensation earned in the 12 months before the last day on payroll.
Accelerated Death Benefit	If a member is diagnosed as terminally ill with a life expectancy of 12 months or less, he or she may be eligible to receive up to 100 percent of the basic group life insurance rather than having the death benefit paid to the beneficiary (see Benefit Amount, page 15).