

LONG TERM DISABILITY PLAN (LTD)

Insurance Coverage Information

Program Basics

- This coverage is called Long Term Disability (LTD).
- This program is underwritten by ReliaStar Life Insurance Company

Why is Disability Insurance Important?

Disability can be the single most catastrophic event in a person's life, clouding the future with confusion and uncertainty.

A long-term disability raises questions such as:

- How will I make my house payments?
- How will I pay my other bills?
- Will I have money to pay for my child's college tuition?

Plan Specifics

Eligible Class(es):	All Management Unit Employees and Confidential Unit Employees who have completed the waiting period and who are in active work for a minimum of 20 hours per week in the employ of the employer. The employment waiting period is 6 months.
Gross Monthly Benefit:	66 2/3% of monthly pre-disability earnings to a maximum of \$6,000 per month.
Monthly Payment:	Your gross monthly benefit reduced by deductible sources of income and disability earnings
Elimination Period:	90 days
Minimum Benefit:	\$100; or 15% of your gross monthly benefit

This plan includes a Disability Waiver of Premium Benefit. If you become totally disabled before age 60 and can not work, the insurance premiums may be waived. You must first satisfy certain conditions.

This is a summary of benefits only. A complete description of benefits and limitations will be provided in the certificate of coverage.

Underwritten by ReliaStar Life Insurance Company

February 2001