

Long Term Disability - Aetna

July 1, 2006 - June 30, 2009

Information provided is in summary format. Any difference between the summary provided and actual contract will be settled in favor of the contract.

Class Description	All salaried employees working 35 or more hours per week are eligible to enroll after completion of six months of employment.
Percentage Paid	60%
Monthly Benefit Maximum	\$5,000
Elimination Period	90 Days
Benefit Duration	To age 65 or SSNRA
Definition of Disability	
Own Occupation	2 years
Pre-Existing Conditions	
Definition	Conditions existing within 3 months prior to coverage effective date
When Covered	After 12 months of continuous coverage
Mental & Nervous	24-month limitation
Who Pays for the Plan?	The employer pays for 100% of the plan.