

long term disability benefit highlights – company paid

Eligibility	Active full-time employees who work at least 32 hours per week on a regularly scheduled basis for Coldwater Creek.										
Active Work Requirement	Employees who are unable to work due to sickness, injury or pregnancy on the day before the scheduled effective date of coverage must complete one full day of active work before coverage (or an increase in coverage) will become effective.										
Benefit Percentage & Maximum Monthly Benefit	<p>For Salaried Employees with Job Grade 0 to 5: Your Long Term Disability (LTD) plan replaces 66 ⅔% of your monthly income, subject to a maximum of \$15,000, reduced by other income benefits.</p> <p>For All Other Employees: Your Long Term Disability (LTD) plan replaces 60% of your monthly income, subject to a maximum of \$10,000, reduced by other income benefits.</p>										
Minimum Monthly Benefit	Your minimum monthly LTD benefit is the greater of \$100 or 10% of the gross disability benefit.										
Benefit Waiting Period	You must be disabled for 90 days before benefits may be payable.										
Benefit Duration	The longest period for which LTD benefits are payable is determined from the following schedule:										
	Age of Disability	Prior to age 62	62	63	64	65	66	67	68	69+	
	Duration of Payments (months)	To your 65 th birthday	42	36	30	24	21	18	15	12	
Assisted Living Benefit	If while you are disabled you become unable to perform two or more activities of daily living or require substantial supervision due to severe cognitive impairment, your LTD benefit may be increased to 80% of your pre-disability earnings.										
Definition of Disability for Salaried Employees with Job Grade 0 to 5	Disability or disabled means that due to accidental bodily injury, sickness, mental illness or pregnancy, you are unable to perform the material duties of your own occupation and suffer an earnings loss of at least 20% of your pre-disability earnings.										
Definition of Disability for All Other Salaried Employees	Disability or disabled means that during the benefit waiting period and for the next 33 months, due to accidental bodily injury, sickness, mental illness or pregnancy, you are unable to perform the material duties of your own occupation and suffer an earnings loss of at least 20% of your pre-disability earnings. Thereafter, you must be unable, due to accidental bodily injury, sickness, mental illness or pregnancy, to perform the material duties of any occupation.										
Definition of Disability for Full-Time Hourly Employees	Disability or disabled means that during the benefit waiting period and for the next 24 months, due to accidental bodily injury, sickness, mental illness or pregnancy, you are unable to perform the material duties of your own occupation and suffer an earnings loss of at least 20% of your pre-disability earnings. Thereafter, you must be unable, due to accidental bodily injury, sickness, mental illness or pregnancy, to perform the material duties of any occupation.										
Definition of Earnings	Your earnings are defined as your regular monthly rate of pay from Coldwater Creek on your last full day of active work just prior to your date of disability – excluding commissions, bonuses, overtime pay, stock options or stock bonuses, your employer’s contributions to a deferred compensation or pension plan, or any other extra compensation.										
Survivor Income Benefit	The Survivor Income Benefit pays a lump sum, three-month benefit to your surviving spouse/domestic partner (or unmarried children under age 25 in equal shares if there is no surviving spouse/domestic partner) if you die after you have been disabled for at least 6 months and while receiving LTD benefits.										

Mental Illness, Alcohol and Drug Use, and Other Limited Conditions	Disability resulting from mental disorder, substance abuse (drugs or alcohol), and other limited conditions (such as chronic fatigue, allergy, chemical or environmental sensitivity, chronic pain, carpal tunnel, repetitive motion syndrome, temporomandibular joint disorder, craniomandibular joint disorder) are limited to a total of 24 months for all disability periods during your lifetime. This limitation does not apply to a period of hospital confinement for a mental disorder if you are confined at the end of the 24 months.
Pre-Existing Conditions	You are not covered for a disability caused by a pre-existing condition or medical or surgical treatment of a pre-existing condition, unless you either (a) are treatment-free for 3 months after your insurance becomes effective, or (b) have been insured under the LTD plan for at least 12 months (and are actively at work at the end of those 12 months). A pre-existing condition is a condition for which you were treated, consulted a physician, or took medications (or for which a reasonable person would have done) during the 3 months prior to becoming insured under the LTD plan.
Other Income Benefits	Your monthly LTD benefit will be reduced by other income benefits you or your dependents receive or are eligible to receive. These benefits include but are not limited to the following: workers' compensation benefits and similar benefits; Social Security disability and retirement benefits and similar benefits; state disability income (SDI) and similar benefits; paid time off; other group disability coverage benefits; disability and retirement benefits under your employer's retirement plan; earnings included in your pre-disability earnings that you receive while disabled; amounts from a third party resulting from your disability; earnings from work you perform while disabled.
Taxability	This plan is Employer paid and therefore your benefit is taxable.

Exclusions and Limitations

Long Term Disability Exclusions: Benefits are not payable for disabilities resulting from any of the following: war or act of war (declared or not); intentionally self-inflicted injury, while sane or insane; the commission or attempt to commit an assault or felony; loss of your professional license, occupational license or certification.

Long Term Disability Limitations: Benefits are not payable if: you are not under the ongoing care of a physician in the appropriate specialty; you are confined for any reason in a penal or correctional institution; you are able to work and earn at least 20% of pre-disability earnings, but elect not to work; or you are not participating in good faith in a plan, program or course of medical treatment or vocational training or education approved by The Standard, unless your disability prevents participation. Benefits will not be paid for more than 12 months while you reside outside of the U.S. or Canada.

This Benefit Highlights Sheet provides general summaries of the insurance, but in no way changes or affects the group policy as actually issued. In the event of any discrepancy between this document and the group policy, the terms of the group policy applies. Complete coverage information is in the certificate of insurance booklet issued to each insured individual. Please read it carefully and keep it in a safe place with your other important papers.

Underwritten by:

Standard Insurance Company
1100 SW Sixth Avenue
Portland, OR 97204