

DISABILITY INCOME INSURANCE

An Opportunity You Shouldn't Miss!

In this time of insurance on everything you own (our house, your car, your boat) and on your health, many people completely disregard one of their most valuable assets: their income.

The disability income protection offered in your Sec. 125 plan by Reliance Standard Life Insurance Company lets you insure a portion of your income should you become disabled and not able to work.

Some of the features of the Plan

- Enrollment will insure 66 2/3% of your salary (rounded up to the next largest \$100 amount) not to exceed \$7,500 monthly benefit.
- You may elect a waiting period of 14, 30, 60, or 90 days.
- Benefits are paid monthly for a period determined by subtracting the waiting period elected by you from 26 weeks.
- Benefits are coordinated with your employer paid "sick leave." If you are receiving "sick leave" benefits from your employer, the disability benefit will be reduced. This plan does not require you to take your "sick leave."
- The disability income plan pays a benefit of \$100 upon receipt of proof that an insured has received treatment by a doctor as a result of sickness, injury or wellness benefit to promote good health. This benefit is limited to 4 occurrences per calendar year.

Monthly Rates per \$100 Benefit

Age as of Effective Date	14 day Elimination	30 day Elimination	60 day Elimination	90 day Elimination
Under 30	\$2.86	\$2.12	\$1.60	\$1.20
30 to 39	\$2.86	\$1.54	\$1.18	\$0.88
40 to 49	\$2.47	\$1.20	\$0.98	\$0.72
50 to 59	\$2.86	\$1.84	\$1.40	\$1.04
60 & Over	\$3.51	\$2.26	\$1.70	\$1.28

Employees wishing to enroll in this benefit will receive further information in the brochure which will be distributed to you during the enrollment period, from your representative.

(OVER)

Total Disability or Totally Disabled means that you are completely unable, due to Sickness or Injury or both, to perform the Primary and Essential Duties of your own occupation. To be considered Totally Disabled, the Insured may not in fact be engaged in any occupation for wage or profit other than in an approved vocational rehabilitation program. Total Disability will be deemed to exist only if determined and/or confirmed by a Doctor as a result of personal visits and/or attention, and the Insured is under Regular and Appropriate Medical Treatment and Care. Such Regular and Appropriate Medical Treatment and Care must be in accordance with prevailing medical standards. In no event will the loss of license or certification to practice one's profession, in and of itself, be construed to constitute Total Disability.

Associated Disabilities means successive periods of Total Disability due to related cause or causes provided that: (1) the periods of disability are separated by 6 months or less during which the Insured returns to Actively-At-Work status; and (2) the later period of disability follows a Total Disability for which benefits were paid under the Policy. Associated Disabilities do not include successive periods of Total Disability due to related causes that are separated by more than 6 months.

Pre-Existing Condition: means any disease or physical condition that required medical advice or treatment (including use of prescription drugs) during the 12 months immediately before: (1) the date you become covered under the Policy. (2) the date on which any increase in benefits or coverage is effective.

OFFERS OF EMPLOYMENT: If, during a period of time you are under a Doctor's Care in a program approved by the Company, the District, or any employer, offers you employment in a gainful occupation and you refuse to accept that employment, you will no longer be considered Totally Disabled and Disability Benefits will cease.

ESTIMATION OF INCOME FROM OTHER SOURCES: If you do not apply or reapply for and pursue a claim for Income From Other Sources through all of the administrative levels which the Company deems necessary and appropriate for any reason, the Company will estimate the Income From Other Sources that you or your dependents, if applicable, would receive, from the earliest date that you or your dependents would have been eligible to receive such benefits.

DISABILITY INCOME EXCLUSIONS / LIMITATIONS:

Disability Income Benefits are not payable under the Policy for any of the following or losses that result therefrom: (1) any period of disability during which you are not under the direct care and treatment of a Doctor. (2) attempted suicide or intentionally self-inflicted Injury, while sane or insane. (3) declared or undeclared act of war. (4) Injury sustained while committing or attempting to commit a felony, or misdemeanor. (5) Injury sustained during participation in a riot, insurrection or rebellion. (6) alcohol or drug disorders of any type, except to the extent shown in the Schedule. (7) Injury sustained while participating in a civil commotion, act of civil disobedience or unlawful assembly except while acting in a lawful manner within the scope of authority. (8) Injury sustained while participating in a contest (or sport) of speed, parachuting or hang gliding. (9) elective or cosmetic surgery, except when performed to repair damage to the natural body caused by a covered Sickness or Injury. (10) voluntary abortion, except where your life would otherwise be endangered. (11) active duty with any police or military organization. (12) Injury sustained while operating, riding in, or descending from any kind of aircraft, except when riding solely as a passenger on a licensed, commercial, non-military aircraft. (13) Pre-existing Conditions. This Exclusion will not apply to Total Disability beginning after: (a) the date the person has been insured under the Policy for 12 consecutive months; or (b) the end of a period of 12 consecutive months (commencing before or after the effective date of the person's coverage), during which the person has received no medical advice or treatment (including use of prescription drugs) in connection with the condition. (14) work-related Injury or Sickness, whether or not benefits are payable under Workers' Compensation or similar law.

MEDICAL INCOME EXCLUSIONS: Medical Benefits are not payable under the Policy for any of the following or loss that results therefrom: (1) suicide, attempted suicide, or intentionally self-inflicted Injury, while sane or insane. (2) declared or undeclared war, including resistance to armed aggression. (3) Pre-Existing Conditions. This Exclusion will end on the earlier of: (a) the date you have been insured under the Policy for 12 consecutive months; or (b) the end of a period of 12 consecutive months (commencing before or after the effective date of the person's coverage), during which the person has received no medical advice or treatment in connection with the condition – and Confinements beginning afterwards will be covered. (4) cosmetic surgery, unless the surgery is performed to remedy a result of an accidental Injury sustained while insured under the Policy. (5) Injury sustained while committing or attempting to commit a felony, or during resulting Confinement. (6) Injury sustained during participation in a riot. (7) Injury sustained as a consequence of being under the influence of any narcotic or drug, unless the drug was prescribed by a Doctor. (8) alcohol disorders. (9) Injury sustained while operating, riding in, or descending from any kind of aircraft, unless that Injury is sustained while riding solely as a passenger on a licensed, non-military, commercial aircraft.

This is an informational flyer and you will be receiving a brochure containing all of the details of the plan at enrollment.

This flyer provides a brief description of the important features of the insurance plan. It is not a contract of insurance. The terms and conditions of coverage are set forth in Policy number G 647495, on Policy Form number LRS-9384-0107. The Policy is subject to the laws of the state in which it is issued. Please keep this information as a reference.