

## Plan Highlights

# Group Long Term Disability Insurance



### Dealer Tire, LLC

#### COVERAGE

Disability income protection insurance provides a benefit for long term disability resulting from a covered injury or sickness. Benefits begin at the end of the elimination period and continue while you are disabled up to the maximum benefit duration.

#### ELIGIBILITY

All Active Full-Time Dealer Tire, LLC Directors and Vice Presidents working 30 hours or more per week, except for any person working on a temporary or seasonal basis.

#### CONTRIBUTION REQUIREMENTS

Coverage is 100% Employer Paid.

#### ELIMINATION PERIOD

180 consecutive days of total disability.

#### BENEFIT AMOUNT

The benefit amount is equal to 60% of your monthly covered earnings, from a minimum of \$100/10%, to a maximum benefit of \$12,000 per month.

#### MAXIMUM BENEFIT DURATION

Benefits will not extend beyond the longer of your Social Security Normal Retirement Age or Duration of Benefits below:

<u>Age at Disablement</u>	<u>Duration of Benefits</u>
61 or less	To Age 65
62	3 1/2 Years
63	3 Years
64	2 1/2 Years
65	2 Years
66	1 3/4 Years
67	1 1/2 Years
68	1 1/4 Years
69 or more	1 Year

#### FEATURES

- ▶ Extended Disability Benefit
- ▶ Military Services Leave of Absence
- ▶ FMLA Continuation
- ▶ Own Occupation Coverage – To Age 65
- ▶ Rehabilitation Provision
- ▶ Residual and Partial Disability
- ▶ Survivor Benefit – 3 months
- ▶ Transfer of Coverage Provision
- ▶ Work Incentive & Child Care Provisions
- ▶ Worksite Modification Benefit

#### VALUE-ADDED SERVICES

- ▶ Employee Assistance Program
- ▶ Travel Assistance Services

#### LIMITATIONS

- ▶ Pre-Existing Condition Limitation: 3/12
- ▶ Limited Benefit Period for Other Specific Conditions – 24 months
- ▶ Mental & Nervous Limitation – 24 months outpatient
- ▶ Substance Abuse Limitation – 24 months
- ▶ Offsets: your benefit may be reduced by other income sources such as, but not limited to, Social Security, Workers Compensation, State Disability Plans