

HIGHLIGHTS

Here is a summary of some features of the LTD Plan.

Plan Feature	Summary
Eligibility	If you are an eligible employee (a regular, active, full-time or part-time, represented employee with at least six months of net credited service who works for a Participating Company), you are eligible for coverage.
Coverage Provided	<p>This coverage, when combined with other sources of disability income such as your pension and primary Social Security income, replaces up to 50% of your eligible base pay while you remain disabled at no cost to you.</p> <p>You may purchase an additional 10% of LTD benefits (“LTD buy-up”) for a total of 60% of your eligible base pay.</p> <p>Benefits are based on your eligible base pay in effect on the last day of sickness disability benefits under the Sickness and Accident Disability Benefit Plan.</p>
When LTD Benefits Begin	LTD benefits begin after 52 weeks of sickness disability benefits are paid under the Sickness and Accident Disability Benefit Plan .
When LTD Benefits End	<p>LTD benefits end when:</p> <ul style="list-style-type: none"> • You are no longer disabled as defined under the LTD Plan, • You reach the maximum time limit for receiving benefits (see “How Long LTD Benefits Last”), or • You die.
Other Sources of Disability Income	Benefits are reduced by income you are eligible to receive from other sources such as Social Security (see “How Benefits Are Paid”).
Cost	Coverage under the LTD Plan up to 50% of your eligible base pay is provided automatically by the Company at no cost to you. The additional 10% LTD buy-up coverage is on a pre-tax basis.