

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, salaried employee who works for a Participating Company), you are eligible for coverage.
Coverage Provided	This coverage, when combined with other sources of disability income, such as your pension and Social Security income, replaces up to 60% of your eligible total pay while you remain disabled. Benefits are based on your eligible total pay in effect on the last day of your disability benefits under the Short-Term Disability Plan .
When LTD Benefits Begin	LTD benefits begin after 26 weeks of disability benefits are paid under the Short-Term Disability Plan .
When LTD Benefits End	LTD benefits end when: <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 is provided automatically by the Company. You have the choice of having the cost of the LTD coverage imputed to your income or not.