Employer Paid Long Term Disability Insurance

Standard Insurance Company and your human resources representative developed this document to provide you with information about Long Term Disability. Written in non-technical language, this is not intended as a complete description of the coverage. If you have additional questions, please contact your human resources representative for a copy of the Employer Paid Long Term Disability (LTD) Employee Certificate Booklet.

Eligibility
To become insured, you must be:

• A regular full-time employee of The University of Alabama in Huntsville in active employment in the United States with the employer
• Actively at work at least 30 hours each week
• A citizen or resident of the United States

A Member does not include a seasonal employee, a full-time member of the armed forces of any country, a leased employee, or an independent contractor.

Employee Coverage Effective Date
Please contact your human resources representative for more information regarding the following requirements that must be satisfied for your insurance to become effective. You must satisfy:

• Eligibility requirements. When the eligibility requirements have been met as described above, Standard Insurance Company’s Long Term Disability coverage may be effective as early as September 1, 2004.
• An active work requirement. This means, if you are not actively at work on the day before the scheduled effective date of insurance, your insurance will not become effective until the day after you complete 1 day of active work as an eligible employee.

Benefit Amount
Your monthly benefit is 66 2/3% for the first 90 days, then 60% of your insured predisability earnings reduced by deductible income. Please contact your human resources representative for additional information regarding what is included in predisability earnings.

Plan Maximum Monthly Disability Benefit: $10,000
Plan Minimum Monthly Disability Benefit: $100 or 10% of your LTD Benefit before reduction by Deductible Income, whichever is greater.

Benefit Waiting Period
If your claim for Long Term Disability benefits is approved by The Standard, benefits become payable after you have been continuously disabled for the later of 90 days or the date your accumulated sick leave payments end (if applicable). LTD Benefits are not payable during the benefit waiting period.

Preexisting Condition Exclusion
A general description of the Preexisting Condition Exclusion is included in the Employer Paid LTD Employee Certificate Booklet. If you have questions, please check with your human resources representative.

Preexisting Condition Period: The 90 day period just before your insurance becomes effective

Exclusion Period: 12 months
Own Occupation Period
For the plan’s definition of disability, as described in your brochure, the Own Occupation Period is the first 24 months for which LTD Benefits are paid.

Maximum Benefit Period
If you become disabled before age 62, LTD benefits may continue during disability until you reach age 65. If you become disabled at age 62 or older, the benefit duration is determined by your age when disability begins:

<table>
<thead>
<tr>
<th>Age</th>
<th>Maximum Benefit Period</th>
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<tbody>
<tr>
<td>62</td>
<td>3 years 6 months</td>
</tr>
<tr>
<td>63</td>
<td>3 years</td>
</tr>
<tr>
<td>64</td>
<td>2 years 6 months</td>
</tr>
<tr>
<td>65</td>
<td>2 years</td>
</tr>
<tr>
<td>66</td>
<td>1 year 9 months</td>
</tr>
<tr>
<td>67</td>
<td>1 year 6 months</td>
</tr>
<tr>
<td>68</td>
<td>1 year 3 months</td>
</tr>
<tr>
<td>69+</td>
<td>1 year</td>
</tr>
</tbody>
</table>

When Benefits End
LTD Benefits end automatically on the earliest of:

- The date you are no longer disabled
- The date your maximum benefit period ends
- The date you die
- The date benefits become payable under any other LTD plan under which you become insured through employment during a period of temporary recovery
- The date you fail to provide proof of continued disability and entitlement to benefits

The information presented above is controlled by the group policy and does not modify it in any way. The controlling provisions are in the group policy issued by Standard Insurance Company.