



## Long Term Disability Insurance

For Kirby Nagelhout Construction Company

### How the Plan Works

Long Term Disability coverage is a big help in times of need. You get a monthly check if you can't do your regular job because of the illness or injury, whether it's work-related or not, though pre-existing conditions may be excluded.

- Eligibility Requirement**  
 If you are a full-time active administrative or field employee working a minimum of 30 hours per week, you will be covered with these benefits.
- Who pays for the coverage?**  
 Long Term Disability Insurance premiums are paid for by your employer as part of your total rewards program.
- Collecting Your Benefit**  
 Once you satisfy the plan's requirements for partial or total disability, you'll receive a benefit once a month for as long as your disability lasts or for your policy's maximum disability duration, whichever comes first.
- What is Total Disability?**  
 You are considered totally disabled if you are unable to do the material duties of your own occupation and have at least a 20% loss of earnings.
- Guaranteed Acceptance**  
 Enroll when this coverage is initially offered and you won't need to answer any health questions, although benefits may not be payable for pre-existing conditions.

### Benefits Summary

#### Plan Benefits

Monthly Benefits Begin	Benefits begin after 180 days of disability. Waiting period may be served with total or partial disability or a combination of both.
Benefit Replacement Percentage	66.67% of your monthly pre-disability earnings
Maximum Benefit	\$4,000 per month
Minimum Benefit	The greater of \$100 or 10% of the gross monthly benefit
Maximum Benefit Period	If you become disabled, as defined by the policy prior to age 60, benefits are payable to normal retirement age as currently defined by Social Security.

#### Plan Features

Partial Disability	If you become disabled and can work part time (but not full time), you may be eligible for partial disability benefits.
Alcoholism or Drug Abuse	The per occurrence maximum period of payment for disabilities due to alcoholism or drug abuse is 24 months.
Mental Illness	The per occurrence maximum period of payment for disabilities due to mental illness is 24 months.
Special Condition	The maximum period of payment for disabilities due to special conditions is unlimited.
Survivor Benefit	If you have been disabled for more than 180 days, upon confirmation of your death, we will pay your eligible survivor a lump sum benefit equal to three times your monthly benefit.
Vocational Rehabilitation	We have Vocational Rehabilitation Services available to assist you in returning to work to the extent of your ability.
Employee Assistance Program	You, your dependents and all household members have access to an Employee Assistance Program (EAP). The EAP provides services to help people privately resolve problems that may interfere with work, family and life.

LifeMapCo.com  
1 (800) 794-5390

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## Limitations & Exclusions

Benefits are not payable for losses due to, but not limited to:

- loss of professional license, occupational license, or certification
- participation in a felony
- intentionally self-inflicted injuries, attempted suicide
- being legally intoxicated
- participation in a war, riot
- engaging in any illegal or fraudulent activity
- elective surgery
- traveling or flying on any aircraft operated by or under authority of military or any aircraft being used for experimental purposes

**Pre-existing Condition Exclusion:** Disabilities that begin within the first 12 months after your effective date will not be covered if you have received treatment for the disability within the 3 months prior to your effective date; unless you have had no treatment for the condition for 6 consecutive months after your effective date.

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