

Long-Term Disability plan design

Eligible employees	All Full-Time United States Employees working in the United States who are scheduled to work a minimum of 30 hours per week
Effective Date	August 1, 2023
	Class 1
Class description	All Eligible Employees
Waiting Period	30 days of employment
Maximum benefit %	50% of monthly earnings
Maximum monthly benefit	\$7,500
Elimination Period	90 days
Definition of Disability	24 months own occupation; loss of duties and loss of earnings required
Earnings Test	80% during the own occupation period and 50% during the any occupation period
Minimum benefit	\$100
Contributions	Contributory
Participation requirement	15%
Employer contribution %	0%