



ASSURANT
Employee
Benefits®

DEDUCTIBLE SOURCES OF INCOME

After 12 months of benefit payments, the amount of benefit you receive, or are eligible to receive, from Social Security, or other sources will be subtracted from your monthly benefit. Income received from salary continuation or accumulated sick leave plans will be deducted from your monthly benefit.

The minimum monthly benefit amount payable under the plan is 25% of your monthly benefit, regardless of the amount of income you receive from other sources.

PORTABILITY

Portability may allow you to continue coverage if your employment ends. If allowed, the insurance continued is 50% of the monthly benefit in force on the date employment ends. The maximum benefit duration will be the lesser of 12 months or the plan maximum period of payment in force on the date your employment ends. You will be eligible to apply for ported coverage if you have been covered under the plan for 12 consecutive months before your employment ends and met the eligibility requirements as outlined in your Certificate of Coverage.

DEFINITION OF DISABILITY

TOTAL DISABILITY

Benefits for Total Disability are paid if you are disabled and not working, or have returned to work and, due to your disability, are earning less than 20% of monthly earnings.



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PARTIAL DISABILITY

Depending on the Maximum Period of Payment, if you are disabled and working and your monthly disability earnings are between 20% and 80% of your monthly earnings prior to disability, you are eligible for partial disability benefits. For the first 12 months of payments, your monthly payment will not be reduced by your disability earnings unless the total of your monthly payment, income from other sources, and disability earnings exceeds 100% of your monthly earnings. If the total exceeds 100%, your monthly payment will be reduced by the excess amount. After 12 months of monthly payments, 50% of your monthly disability earnings will be subtracted from any further payments you are eligible to receive.

TOTAL AND PARTIAL DISABILITIES

Depending on the benefit duration, you will continue to receive payments beyond 24 months of disability if you are:

1. working in any occupation and continue to have a 20% or more loss in monthly earnings due to your sickness or injury;
2. not working, and due to your sickness or injury, you are unable to perform the duties of any gainful occupation for which you are reasonably qualified based on education, training or experience.

When determining eligibility for Total or Partial Disability benefits if school is not in session, your work capacity is measured by determining whether you would be able to perform your work if school were in session.

The loss of a professional or occupational license or certification does not, in itself, constitute disability.

WAIVER OF PREMIUM

Premium payments are not required for your coverage beginning the first of the month following 30 consecutive days of disability, and thereafter while you are receiving Long-Term Disability payments under this plan.



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EXCLUSIONS AND LIMITATIONS

The plan does not cover any disabilities caused by, contributed to by or resulting from:

1. loss of professional license, occupational license, or certification;
2. participation in a felony;
3. intentionally self-inflicted injuries;
4. attempted suicide, regardless of mental capacity;
5. being legally intoxicated or being under the influence of any narcotic, unless the narcotic is taken under the direction of and as directed by a doctor;
6. participation in a war, declared or undeclared, or any act of war;
7. active military duty;
8. active participation in a riot;
9. engaging in any illegal or fraudulent occupation, work, or employment;
10. commission of a crime for which you have been convicted;
11. participation in autoerotic asphyxiation;
12. elective surgery except when required for your appropriate care as a result of your injury or sickness; or
13. traveling or flying on any aircraft operated by or under authority of military or any aircraft being used for experimental purposes; or
14. occupational sickness or injury.

DISABILITIES WITH A LIMITED PAY PERIOD

Disabilities due to mental illness, alcoholism or drug abuse have a limited pay period up to 24 months.

Disabilities due to Special Conditions have a limited pay period up to 24 months.

PRE-EXISTING CONDITIONS (State Variations may apply)

Benefits will not be paid if your disability begins in the first 12 months following the effective date of your coverage; and your disability is caused by, contributed to by, or the result of a condition, whether or not that condition is diagnosed at all or is misdiagnosed, for which:

1. you received medical treatment, consultation, care or services, including diagnostic measures, or were prescribed drugs or medicines in the *3 months just prior to your effective date of coverage*;
or
2. you had symptoms for which an ordinarily prudent person would have consulted a doctor in the *3 months just prior to your effective date of coverage*.

Increases or additional coverage are also subject to the pre-existing condition limitation, as of the effective date of the increase or additional coverage.