

Voluntary Long Term Disability

Especially designed for the employees of:

Dimensional Foam Products LLC

One in three Americans will have a disability that will prevent them from working for 90 days or longer. One in seven can expect to be disabled five years or more. Financial hardships caused by the loss of income resulting from disability can be staggering to your family.

Reliance Standard's Long Term Disability provides you with a monthly **tax-free** benefit to replace a portion of your income once your claim is approved, which can help lessen the financial impact of a covered disability. This type of insurance can help you manage your expenses when you can't work due to a covered disability, so that you don't have to rely solely on your savings. Enrollment in this benefit is Guaranteed Issue, so you don't have to answer any health questions to be covered.

You can choose from **\$300** up to **\$6,000** in increments of \$100, not to exceed **60%** of monthly earnings.

Plan Highlights

Elimination Period	180 days
Maximum Percentage of Income Replaced	60%
Minimum Monthly Benefit Payable	\$300
Maximum Monthly Benefit Payable	\$6,000
Pre-Existing Limitation Condition	12/12
Maximum Benefit Period	Social Security Normal Retirement Age

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- Long Term Disability benefits are payable up to **Social Security Normal Retirement Age** or until you are released by your doctor to return to work. If you are able to accept rehabilitative employment after receiving benefits, the plan can pay a partial disability benefit up to the plan maximum duration.
 - Benefits are subject to a pre-existing condition limitation. A pre-existing condition is any condition in which you have already received medical advice, treatment, or taken prescribed medications for during the **12 months** prior to your effective date of coverage. If you file a claim within the first **12 months** of coverage, the look back period of **12 months** from the effective date would apply for pre-existing conditions related to this claim. If your claim is due to a pre-existing condition, no benefits will be payable for that claim. However, after **12 months** of coverage, the pre-existing condition limitation no longer applies. Any claim for a new condition, or a condition you have not been treated for, during the **12 month** look back would be covered.
 - Definition of Disability: You are considered totally disabled when you are unable to perform the material duties of your regular occupation. This is a 24-month Own Occupation. After you are disabled for 24 months, the disability definition changes to Any Occupation. Therefore, after 24 months of disability, if you are considered totally disabled as the result of a sickness or injury, and you are unable to perform the material duties of any occupation normally performed in the national economy, benefits are continued. Benefits are continued up to your Maximum Benefit Period.
 - Premium payments are waived once your benefits begin.
 - Long Term Disability plan includes a Survivor Benefit. This benefit pays a lump-sum payment equal to 3 months' benefit to your beneficiary should you die while receiving benefits.
 - This is a brief summary of benefits. Please refer to the certificate of coverage for complete provisions, limitations and exclusions.

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Premiums based on weekly deductions

Monthly Benefit	\$300	\$400	\$500	\$600	\$700	\$800	\$900	\$1000	\$1100	\$1200	\$1300	\$1400	\$1500	\$1600
< 30	0.16	0.22	0.27	0.33	0.38	0.44	0.49	0.54	0.60	0.65	0.71	0.76	0.82	0.87
30-34	0.20	0.27	0.34	0.41	0.47	0.54	0.61	0.68	0.75	0.81	0.88	0.09	1.02	1.09
35-39	0.30	0.40	0.50	0.60	0.70	0.80	0.90	1.00	1.10	1.20	1.30	1.40	1.50	1.60
40-44	0.51	0.68	0.85	1.02	1.19	1.36	1.53	1.70	1.87	2.04	2.21	2.38	2.55	2.72
45-49	0.74	0.98	1.23	1.48	1.72	1.97	2.22	2.46	2.71	2.95	3.20	3.45	3.69	3.94
50-54	0.97	1.30	1.62	1.94	2.27	2.59	2.91	3.24	3.56	3.89	4.21	4.53	4.86	5.18
55-59	1.17	1.56	1.94	2.33	2.72	3.11	3.50	3.89	4.28	4.67	5.06	5.44	5.83	6.22
60-64	0.95	1.27	1.58	1.90	2.21	2.53	2.85	3.16	3.48	3.80	4.11	4.43	4.75	5.06
65+	0.95	1.27	1.58	1.90	2.21	2.53	2.85	3.16	3.48	3.80	4.11	4.43	4.75	5.06

Min Income	\$500	\$666	\$833	\$1,000	\$1,166	\$1,333	\$1,500	\$1,666	\$1,833	\$2,000	\$2,166	\$2,333	\$2,500	\$2,666

Monthly Benefit	\$1700	\$1800	\$1900	\$2000	\$2100	\$2200	\$2300	\$2400	\$2500	\$2600	\$2700	\$2800	\$2900	\$3000
< 30	0.93	0.98	1.03	1.09	1.14	1.20	1.25	1.31	1.36	1.42	1.47	1.52	1.58	1.63
30-34	1.15	1.22	1.29	1.36	1.42	1.49	1.56	1.63	1.70	1.76	1.83	1.90	1.97	2.04
35-39	1.69	1.79	1.89	1.99	2.09	2.19	2.29	2.39	2.49	2.59	2.69	2.79	2.89	2.99
40-44	2.90	3.07	3.24	3.41	3.58	3.75	3.92	4.09	4.26	4.43	4.60	4.77	4.94	5.11
45-49	4.19	4.43	4.68	4.92	5.17	5.42	5.66	5.91	6.16	6.40	6.65	6.89	7.14	7.39
50-54	5.50	5.83	6.15	6.48	6.80	7.12	7.45	7.77	8.09	8.42	8.74	9.07	9.39	9.71
55-59	6.61	7.00	7.39	7.78	8.17	8.55	8.94	9.33	9.72	10.11	10.50	10.89	11.28	11.67
60-64	5.38	5.69	6.01	6.33	6.64	6.96	7.28	7.59	7.91	8.23	8.54	8.86	9.18	9.49
65+	5.38	5.69	6.01	6.33	6.64	6.96	7.28	7.59	7.91	8.23	8.54	8.86	9.18	9.49

Min Income	\$2,833	\$3,000	\$3,166	\$3,333	\$3,500	\$3,666	\$3,833	\$4,000	\$4,166	\$4,333	\$4,500	\$4,666	\$4,833	\$5,000