

LINCOLN FINANCIAL GROUP
SUMMARY OF GROUP LONG-TERM DISABILITY INSURANCE BENEFITS
ALEXANDRIA SANITATION AUTHORITY

EFFECTIVE DATE	1/1/2008
ELIGIBILITY	All full time active employees working 30 or more hours per week are eligible for Long Term Disability (LTD) coverage on the effective date of this policy. A delayed effective date will apply if the employee is not actively at work on the date the insurance would otherwise take effect.
MONTHLY BENEFIT	If you are Totally Disabled beyond the Elimination Period due to a covered injury or sickness, you will be eligible to receive a monthly benefit equal to 60% of your basic monthly income, up to a maximum benefit of \$7,000.
BENEFIT REDUCTIONS FROM OTHER INCOME	<p>LTD benefits will be reduced by disability or retirement benefits from the following sources:</p> <ol style="list-style-type: none"> 1) Social Security benefits (Primary and Family Social Security Integration), the Canada Pension Plan, the Quebec Pension Plan or any similar plan or act. 2) Disability benefits for which the employee is eligible under: Workers' Compensation, occupational disease or similar law; state disability plans or any compulsory benefit act or law; any other group plan, sick leave or salary continuance plan of the employer; [disability benefits from any no fault auto plan, individual policy, association group plan or franchise plan, or any automobile liability insurance policy]. 3) Disability or retirement benefits under the employer's retirement plan or a government retirement plan. 4) Any form of employment (full or part-time) <p>LTD benefits are not reduced by:</p> <ol style="list-style-type: none"> 1) Distributions from profit sharing, 401k, IRA, TSA or stock ownership plans. 2) Non-qualified deferred compensation plans.
DEFINITION OF TOTAL DISABILITY	Total Disability is defined as the inability to perform each of the main duties of your own occupation, due to injury and sickness. The "own" occupation definition applies to the first 24 months of your disability. Following this, the definition of disability becomes the inability to perform any occupation for which you are reasonably fitted, based on your experience, education or training.
ELIMINATION PERIOD	You need to satisfy a 90-day elimination period before benefits would begin. This elimination period can be satisfied with days of Partial Disability, Total Disability or a combination of both. The elimination period may be met by days of disability built up over an accumulation period of days, so there is no penalty for briefly attempting to return to work during this elimination period.
LTD PRE-EXISTING CONDITION	BENEFITS WILL NOT BE PAID FOR ANY DISABILITY FOR WHICH YOU RECEIVED MEDICAL TREATMENT, CARE OR CONSULTATION, INCLUDING DIAGNOSTIC MEASURES OR TOOK PRESCRIBED DRUGS OR MEDICATIONS DURING THE 3 MONTHS PRECEDING YOUR EFFECTIVE DATE UNDER THIS POLICY, UNLESS YOU REMAIN TREATMENT FREE DURING YOUR FIRST 3 MONTHS OF POLICY COVERAGE OR ARE COVERED UNDER THIS POLICY (OR A PRIOR POLICY) FOR 12 CONSECUTIVE MONTHS BEFORE DISABILITY BEGINS.

<p>PROGRESSIVE PARTIAL DISABILITY BENEFIT</p>	<p>Your plan includes our Progressive Partial disability benefit. The Partial Disability benefit will not be reduced by earnings from any employer, until those earnings, plus the policy benefit and other income benefits from other sources listed in your certificate (such as Social Security or Workers' Compensation) exceeds 100% of covered pre-disability earnings.</p> <p>Partial Disability benefits are payable until the earliest of the date you:</p> <ul style="list-style-type: none"> • Reach the later of [age 65] [Social Security Normal Retirement Age] or your maximum benefit period; • Are no longer partially disabled or earn more than the earning cap shown in your certificate: <ul style="list-style-type: none"> - 99% of your basic monthly earnings during the first 24 months of policy benefits; or - 85% of your basic monthly earnings after the first 24 months of policy benefits; • are able to engage Partial Disability employment or work full-time, but chose not to; • fail to take a medical exam or supply additional proof requested by Lincoln Financial.
<p>PREGNANCY</p>	<p>Pregnancy is treated as any other disability. The definition of disability must be met and the elimination period completed before benefits would begin.</p>
<p>EXCLUSIONS</p>	<p>Lincoln Financial does not pay LTD benefits when a disability is:</p> <ul style="list-style-type: none"> • not under the regular care of a doctor; • due to active participation in a riot or in the commission of a felony; • due to war, declared or undeclared, or any act of armed aggression; • the result of any intentional, self-inflicted injury or attempted suicide; or • due to a preexisting condition, except as described in the policy. <p>When a disability is due to mental illness, Lincoln Financial's standard contract considers benefits payable for up to a maximum period of 24 months. However, if the insured employee is hospital-confined at the end of the 24-month period, benefits may continue to be payable.</p>
<p>When considering LTD plan options, it's important to understand the difference in benefits and how they impact a disability claim. Your Lincoln Financial representative can advise you on the appropriate choice for your situation.</p> <p>This is only a summary of coverage and is not a binding contract. A certificate of coverage will be made available to you shortly which describes the benefits in greater detail. Should there be differences between this summary and the contract, the contract will govern.</p> <p style="text-align: center;">Coverage Underwritten by Lincoln Financial Insurance Company, Omaha, NE</p>	