STANDARD INSURANCE COMPANY
City of Plano

Schedule of Insurance
Buy-Up Long Term Disability Coverage

Definition of Member: All active employees regularly working at least 40 hours each week.
Late enrollees for Plan 2, Options 1 and 2 must meet Evidence of Insurability requirements.

Base Long Term Disability Plan 1

Employer LTD Benefit: 40% of the first $15,000 of your *Predisability* Earnings, reduced by deductible income

Maximum Monthly Benefit: $6,000 **Minimum Monthly Benefit** $100

Benefit Waiting Period: 180 days **Maximum Benefit Period:** Age 65+ ADEA*

Premium Contributions: Noncontributory. City of Plano pays Basic LTD premium.

Benefits are Taxable.

Long Term Disability Buy-Up Plan 2, Option 1

Employer LTD Benefit: 50% of the first $15,000 of your *Predisability* Earnings, reduced by deductible income

Maximum Monthly Benefit: $7,500 **Minimum Monthly Benefit** $100

Benefit Waiting Period: 180 days **Maximum Benefit Period:** Age 65+ ADEA*

Premium Contributions: Contributory; you and City of Plano share the cost of coverage.

The amount of benefit that exceeds the Base Plan will be tax free.

Long Term Disability Buy-Up Plan 2, Option 2

Employee LTD Benefit: 60% of the first $15,000 of your Predisability Earnings reduced by deductible income

Maximum Monthly Benefit: $9,000 **Minimum Monthly Benefit:** $100

Benefit Waiting Period: 180 days **Maximum Benefit Period:** Age 65+ ADEA*

Premium Contributions: Contributory; you and City of Plano share the cost of coverage.

The amount of benefit that exceeds the Base Plan will be tax free.

This material is only a brief description of the coverage that your employer makes available to eligible employees. The certificates that are issued to insured members contain more detailed information, including the full text of the definitions, exclusions, limitation, reductions and terminating events that will apply. Note: Only the Group Policy will contain all the controlling terms and provisions of coverage.

* Age Discrimination In Employment Act of 1967