Group Long Term Disability Insurance

Benefits at a Glance for West Virginia Northern Community College

Group Policy Effective Date    January 1, 2004
Group Policy #               134972

Group Long Term Disability (LTD) insurance from Standard Insurance Company provides financial protection for eligible employees by promising to pay a percentage of monthly earnings in the event of a covered disability. The monthly income benefit payable is based on the amount of the employee’s monthly wage base.

Eligibility

Eligible Classes
All active full-time employees.

Work Test
All non-faculty employees must work at least 30 hours per week to be considered a full-time employee.

Waiting Period Before Becoming Eligible for Insurance
None.

Cost
The employee pays the entire cost of this coverage.

Benefits

Monthly Income Benefit
60 percent of monthly wage base paid by the employer, not to exceed a benefit of $10,000 a month, less the sum of benefits from other sources that apply to the same month (e.g., Social Security, workers’ compensation, state disability, etc.).

In no event will the monthly income benefit be less than $100; or if greater, 10 percent of the Monthly Income Benefit before benefits from other sources are subtracted.

Monthly Annuity Premium Benefit
Continues contributions to the employee’s TIAA-CREF or Great West Retirement Services retirement annuity while receiving monthly income benefits. The amount of the monthly annuity premium benefit is equal to 12 percent of the employee’s monthly wage base.
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Benefits Start
The first day of the month after the end of the elimination period or any period you are eligible to receive payments in each calendar month equal to the full monthly wage base under the employer’s short term disability plan or under the employer’s sick leave or salary continuation program.

Elimination Period Before Benefits Become Payable
Six months of continuous disability.

Definition of Disability
For the first 24 months after the elimination period, being unable due to sickness, bodily injury or pregnancy to perform with reasonable continuity the material duties of your normal occupation; and following the normal occupation period being unable due to sickness, bodily injury or pregnancy to perform with reasonable continuity the material duties of any occupation for which the employee is reasonably qualified by education, training or experience; or after the completion of the elimination period, working, but due to sickness, bodily injury or pregnancy being unable to earn more than 80 percent or more of your increasing monthly wage base.

Benefits Continue
During a term of continuous disability until the following age or time limit subject to any applicable limitation or exclusion:

<table>
<thead>
<tr>
<th>Age When Disability Starts</th>
<th>Age or Time Limit</th>
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<tbody>
<tr>
<td>Less than 60</td>
<td>to age 65</td>
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<tr>
<td>60 through 64</td>
<td>5 years</td>
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<tr>
<td>65 through 68</td>
<td>to age 70</td>
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<tr>
<td>69 or over</td>
<td>1 year</td>
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Other Features

- Rehabilitation Service
- Social Security Disability Assistance
- Annual Benefit Adjustment – will take effect 36 months after the date benefits are first payable for a term of disability. The adjustment will never be greater than 3 percent. The adjustment will equal the percentage change in the U.S. Consumer Price Index.
- Partial Disability Benefit
- Work Transition Period
- Survivor Income Benefit
- Eligibility When Rehired
- Conversion Privilege
- Option available for insurance to continue during leave of absence