

McGuire and Hester Long-Term Disability Insurance Benefit Summary

Presented by: Assurant Employee Benefits

Effective: January 1, 2010

Eligibility

You are eligible to participate if you are a full-time employee, as defined by your employer, at active work and working in the United States. Other policyholder-defined eligibility requirements may apply. Temporary or seasonal workers are not eligible.

Plan Description

Monthly Benefit	60.00% of covered monthly pre-disability pay
Monthly Maximum Benefit	\$10,000
Benefits Begin	After 360 day(s) of disability
Maximum Benefit Duration	For disabilities occurring before age 60, to age 65

Commonly asked questions about Long-Term Disability insurance:

Q: Who will pay the premium for this coverage?

A: Premiums are paid by your employer.

Q: How do I qualify for benefits?

A: By meeting the definition of disability and satisfying the qualifying period (the length of time you must be disabled before benefits can begin.)

Q: What is the definition of disability for my plan?

A: Assurant Employee Benefits' Dual Definition of Disability allows you to qualify for benefits under a regular occupation or an earnings test. You need to satisfy only one test to be considered disabled. See your certificate of group insurance which provides this and other important plan definitions.

Q: How long will benefits be paid?

A: If you become disabled prior to age 60, the plan can pay benefits up to age 65. If you become disabled after age 60, additional benefit duration restrictions apply.

Q: Will my benefits be reduced by other sources of income?

A: That depends on the type of income you receive. Your benefit amount may be reduced by other sources of income such as retirement or government plans, other group disability plans, salary continuance or sick leave, settlements or payments received, no-fault benefits, and return-to-work earnings.

Q: What if I try to come back to work during a disability?

A: Your plan has many provisions that encourage and support your return to work. You may receive a portion of your regular Long-Term Disability benefit while working and still be considered disabled.

Q: Does this plan cover me if I become disabled due to an injury at work?

A: Yes. Your Long-Term Disability insurance provides benefits on- and off- the- job coverage for disabilities due to injury or illness.

Q: Are there any excluded medical conditions?

A: This plan does not exclude specific medical conditions, but a pre-existing condition may affect your eligibility for benefits. Please see your certificate of group insurance for limitations as some conditions may only qualify for a limited benefit duration.

Q: Does my plan have a pre-existing conditions limitation?

A: Yes. A pre-existing condition is one for which you have seen a medical practitioner or taken medication in the 3 months prior to your coverage effective date. We will not pay benefits for any disability resulting directly or indirectly from a pre-existing condition unless the disability begins after the earlier of 3 consecutive months ending on or after the effective date of coverage during which you have not consulted with or seen a medical practitioner or received medical care, treatment or services, or taken medication for that condition; OR 12 consecutive months during which you are continuously insured under this plan.

This summary provides only a general overview and does not contain or describe all plan details. Issued insurance policies determine all plan features and policy benefits. Please consult your certificate or group policy for a complete description, including all applicable limitations, exclusions, reductions, and restrictions. Please contact Assurant Employee Benefits for additional information.

**For more information regarding claims and services, please visit our website at:
www.assurantemployeebenefits.com or call us at 800.733.7879**