

ALLtech a benefit program of Associated Employers Trust

Long Term Disability

Eligibility	All Active Full Time Employees
Monthly Disability Benefit	60% up to \$4,000
Minimum Monthly Disability Benefit	Greater of \$100 or 10% gross monthly benefit
Benefit Waiting Period (Elimination Period)	180 days
Mental Illness and Substance Abuse Limitations	24 months per lifetime
Pre-Existing Condition Limitation	12 months prior / 12 months after
Definition of Disability	<p>You are considered disabled if it is determined that you:</p> <ol style="list-style-type: none"> 1. are not Actively at Work and you are unable to perform some or all of the Material and Substantial Duties of your regular occupation due to Sickness or Injury; and 2. have a 20% or more loss of Indexed Pre-Disability Monthly Earnings due solely to the same Sickness or Injury; and 3. are under the Regular Care of a Physician. <p>After 24 months of payments, you are Disabled when, due to the same Sickness or Injury, you are unable to perform some or all of the material and substantial duties of any Gainful Occupation for which you are reasonably fitted by education, training or experience and you continue to suffer a 20% or more loss in your Indexed Pre-Disability Monthly Earnings due solely to the Sickness or Injury.</p>
Transplant Benefit	Benefit waiting period is waived if you are disabled because you donated an organ. Standard benefit payment is 12 months.
Premium Contributions	100% Company Paid

This is an overview of your benefits. The contract will govern actual benefits. The Company reserves the right to make future changes.