



EMPLOYEE BENEFITS SUMMARY | 50040864 LIFECARE PARTNERS OF FLORIDA LLC

FOR ALL ACTIVE FULL-TIME EMPLOYEES

LONG TERM DISABILITY

EMPLOYER CONTRIBUTION: 100%

AMOUNT OF COVERAGE: Pays a benefit of 60% of your Basic Monthly Earnings to a maximum of \$5,000 per month, less offsets for other income. Benefits begin on the 181st day of a covered disability and are payable for 2 years if you are disabled from your own occupation, or to age 65 for any occupation.

This plan will not cover any disability which is caused or contributed to by, or results from a pre-existing condition for which treatment was received during the 3 month period immediately preceding the effective date of coverage, and which begins in the first 12 months after the effective date of coverage.

GROUP LONG TERM DISABILITY (LTD): is designed to provide partial income replacement for you should you become disabled as the result of a covered sickness or injury.

LONG TERM DISABILITY ALSO INCLUDES THE FOLLOWING:

- Return to Work Incentive
- Survivor Benefit
- Managed Rehabilitation Benefit
- Child Care Benefit
- Workplace Modification Benefit
- Waiver of Premium Benefit

Important Note

If you are not actively at work on the date your insurance or any increase in insurance is scheduled to take effect, the coverage or increase in coverage will take effect on the day you return to active work. This benefit summary provides a very brief description of US Able Life's insurance products. This is not an insurance policy and only the actual provisions of an issued policy control. US Able Life's policies set forth the rights and obligations of covered persons and US Able Life. Please be aware that certain limitations and exclusions may apply, and certain coverage may reduce or terminate due to age or lack of eligibility. If you enroll and are approved for coverage, you will be furnished with a certificate of insurance. Please read your insurance documents carefully.

This benefit summary was generated by US Able Life on 3/9/2020 at 10:49 AM and may not reflect changes recently submitted to US Able Life.