



Disability Income Insurance

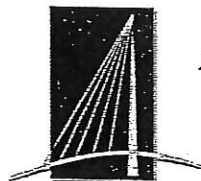
Underwritten by Reliance Standard Life Insurance Company
Administered by Bay Bridge Administrators

In this time of insurance on everything you own (our house, your car, your boat) and on your health, many people completely disregard one of their most valuable assets: their income.

The disability income protection offered in your Section 125 plan by Reliance Standard Life Insurance Company lets you insure a portion of your income should you become disabled and not able to work.

Plan Features

- Enrollment will insure 66 2/3% of your salary (rounded up to the next largest \$100 amount) not to exceed \$7,500 monthly benefit.
- You may elect an elimination period of 14, 30, 60, or 90 days for Injury and Sickness.
- Benefits are paid monthly for a period determined by subtracting the waiting period elected by you from 26 weeks.
- Benefits are coordinated with your employer paid "sick leave." If you are receiving "sick leave" benefits from your employer, the disability benefit will be reduced. This plan does not require you to take your "sick leave."
- Medical Treatment Benefit
 - This Benefit pays:
 - \$75, limited to one Doctor's visit per day, for a Sickness or Injury that requires treatment by a Doctor other than in a Hospital Emergency Room
 - \$250, limited to one Emergency Room visit per day, for a Sickness or Injury that requires treatment by a Doctor in a Hospital Emergency Room
 - To receive this benefit, the expense must be incurred on a regular scheduled work day, no part of which you spent Actively-At-Work.
 - This Benefit is limited to not more than 4 occurrences per calendar year for any combination.
- Hospital Confinement Benefit
 - If you are confined as an Inpatient due to Sickness or Injury, this plan pays a benefit of:
 - \$1,000 for the 1st day of Hospital Confinement
 - \$500 payable on the 2nd day and 3rd day of Hospital Confinement
 - \$150 payable on the 4th day to the 30th day of Hospital Confinement
 - This payment will begin on the 1st day of Confinement and continues up to a 30 day maximum benefit period under the following conditions:
 1. the Confinement must be caused by Sickness or Injury; and
 2. the Confinement must begin while the Insured is covered under the Policy



**BAY BRIDGE
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Monthly Rates per \$100 Monthly Benefit

Age as of Effective Date	14 day Elimination	30 day Elimination	60 day Elimination	90 day Elimination
Under 30	\$2.86	\$2.12	\$1.60	\$1.20
30 to 39	\$2.86	\$1.54	\$1.18	\$0.88
40 to 49	\$2.47	\$1.20	\$0.98	\$0.72
50 to 59	\$2.86	\$1.84	\$1.40	\$1.04
60 & Over	\$3.51	\$2.26	\$1.70	\$1.28

Employees wishing to enroll in this benefit will receive further information in the brochure which will be distributed to you during the enrollment period, from your representative.

Important Definitions

As used in this Flyer, the following terms are defined as indicated

Confinement/Hospital Confined:

means being an Inpatient upon the recommendation of a Doctor.

Full Day of Confinement:

means a day for which the Insured is charged a full day's room and board for Confinement in a Hospital.

Hospital:

means an institution which is legally constituted and operated in accordance with the laws pertaining to hospitals in the jurisdiction where it is located, and which meets all of the following requirements:

1. it is engaged primarily in providing medical care and treatment to sick and injured persons on an inpatient basis at the patient's expense;
2. it provides 24-hour-a-day nursing service by registered, graduate nurses;
3. it has a staff of one or more Doctors available at all times;
4. it provides on its premises, or through contracts with other institutions, organized facilities for diagnosis and for major operative surgery;
5. it is not primarily a clinic, nursing home or convalescent home or similar establishment, nor, other than incidentally, a place for persons with mental or nervous disorders, the aged, alcoholics or drug addicts. Confinement in a special unit of a hospital used primarily as a nursing, rest, or convalescent home shall be deemed, for the purposes of the policy, to be confinement in an institution other than a hospital.

Injury:

means accidental bodily Injury of a person which is sustained while the Insured is covered under the policy and which results in loss covered by the policy.

Inpatient:

means a person who incurs costs for at least one Full Day Of Confinement.

Sickness:

means illness or disease of an Insured that is diagnosed by a Doctor.

Total Disability or Totally Disabled

means that you are completely unable, due to Sickness or Injury or both, to perform the Primary and Essential Duties of your own occupation. To be considered Totally Disabled, the Insured may not in fact be engaged in any occupation for wage or profit other than in an approved vocational rehabilitation program. Total Disability will be deemed to exist only if determined and/or confirmed by a Doctor as a result of personal visits and/or attention, and the Insured is under Regular and Appropriate Medical Treatment and Care. Such Regular and Appropriate Medical Treatment and Care must be in accordance with prevailing medical standards. In no event will the loss of license or certification to practice one's profession, in and of itself, be construed to constitute Total Disability.

Associated Disabilities

means successive periods of Total Disability due to related cause or causes provided that:

1. the periods of disability are separated by 6 months or less during which the Insured returns to Actively-At-Work status; and
2. the later period of disability follows a Total Disability for which benefits were paid under the Policy. Associated Disabilities do not include successive periods of Total Disability due to related causes that are separated by more than 6 months.

Pre-Existing Condition:

means any disease or physical condition that required medical advice or treatment (including use of prescription drugs) during the 12 months immediately before:

1. the date you become covered under the Policy.
2. the date on which any increase in benefits or coverage is effective.

Offers of Employment:

if, during a period of time you are under a Doctor's Care in a program approved by the Company, the District, or any employer, offers you employment in a gainful occupation and you refuse to accept that employment, you will no longer be considered Totally Disabled and Disability Benefits will cease.

Estimation of Income from Other Sources:

if you do not apply or reapply for and pursue a claim for Income From Other Sources through all of the administrative levels which the Company deems necessary and appropriate for any reason, the Company will estimate the Income From Other Sources that you or your dependents, if applicable, would receive, from the earliest date that you or your dependents would have been eligible to receive such benefits.

Exclusions/Limitations

Disability Income Exclusions / Limitations:

Disability Income Benefits are not payable under the Policy for any of the following or losses that result therefrom:

1. any period of disability during which you are not under the direct care and treatment of a Doctor.
2. attempted suicide or intentionally self-inflicted Injury, while sane or insane.
3. declared or undeclared act of war.
4. Injury sustained while committing or attempting to commit a felony, or misdemeanor.
5. Injury sustained during participation in a riot, insurrection or rebellion.
6. alcohol or drug disorders of any type, except to the extent shown in the Schedule.
7. Injury sustained while participating in a civil commotion, act of civil disobedience or unlawful assembly except while acting in a lawful manner within the scope of authority.
8. Injury sustained while participating in a contest (or sport) of speed, parachuting or hang gliding.
9. elective or cosmetic surgery, except when performed to repair damage to the natural body caused by a covered Sickness or Injury.
10. voluntary abortion, except where your life would otherwise be endangered.
11. active duty with any police or military organization.
12. Injury sustained while operating, riding in, or descending from any kind of aircraft, except when riding solely as a passenger on a licensed, commercial, non-military aircraft.
13. Pre-existing Conditions. This Exclusion will not apply to Total Disability beginning after:
 - (a) the date the person has been insured under the Policy for 12 consecutive months; or
 - (b) the end of a period of 12 consecutive months (commencing before or after the effective date of the person's coverage), during which the person has received no medical advice or treatment (including use of prescription drugs) in connection with the condition.
14. work-related Injury or Sickness, whether or not benefits are payable under Workers' Compensation or similar law.

Hospital/Medical Income Exclusions

Medical Benefits are not payable under the Policy for any of the following or loss that results therefrom:

1. suicide, attempted suicide, or intentionally self-inflicted Injury, while sane or insane.
2. declared or undeclared war, including resistance to armed aggression.
3. Pre-Existing Conditions. This Exclusion will end on the earlier of:
 - (a) the date you have been insured under the Policy for 12 consecutive months; or
 - (b) the end of a period of 12 consecutive months (commencing before or after the effective date of the person's coverage), during which the person has received no medical advice or treatment in connection with the condition – and Confinements beginning afterwards will be covered.
4. cosmetic surgery, unless the surgery is performed to remedy a result of an accidental Injury sustained while insured under the Policy.
5. Injury sustained while committing or attempting to commit a felony, or during resulting Confinement.
6. Injury sustained during participation in a riot.
7. Injury sustained as a consequence of being under the influence of any narcotic or drug, unless the drug was prescribed by a Doctor.
8. alcohol disorders.
9. Injury sustained while operating, riding in, or descending from any kind of aircraft, unless that Injury is sustained while riding solely as a passenger on a licensed, non-military, commercial aircraft.

This is an informational flyer and you will be receiving a brochure containing all of the details of the plan at enrollment.

This flyer provides a brief description of the important features of the insurance plan. It is not a contract of insurance. The terms and conditions of coverage are set forth in Policy number G 647495, on Policy Form number LRS-9384-0107. The Policy is subject to the laws of the state in which it is issued.

Please keep this information as a reference.

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