

2020 USFWC DISABILITY INSURANCE SUMMARY

| Eligibility | |
|-----------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Job Class | ALL MEMBERS |
| Eligible Members | Employees who work at least 20 hours per week |
| Cause of Disability | Off -Job Injury & Off-Job Sickness (On job covered by Workers Compensation Insurance in most cases) |
| Benefits Payable | |
| Guaranteed Issue Monthly Benefit | \$100 increments up to \$4000 of monthly benefit |
| Partial Disability Benefit | 50% of total disability benefit for up to 3 months |
| Maximum Benefit | Up to 60% of regular monthly income |
| Maternity | Treated the same as any other disability |
| Benefit Period | Disability paid for up to 6 months |
| Waiting Period | 14 days before 6 month benefit period begins |
| Other Features | |
| Waiver of Premium | No premium is due to keep policy in force IF totally disabled for 90 consecutive days |
| Guaranteed Renewability | Policy is guaranteed renewable to maximum policy age (varies by state) |
| No Integration | Benefits (for this policy) are payable up to 60% of salary even if other disability coverages are in place |
| Level Premiums | Rates are based on your age when the policy is issued and will remain at that rate for the life of the policy |
| Portability | Employee may continue this coverage after employment |
| Limitations & Exclusion | |
| Pre-Existing Condition Definition | Any condition you received care, treatment, medication (or a medical professional RECOMMENDED you receive such remedies) in the 12 months immediately prior to the effective date of coverage. |
| Pre-Existing Condition Exclusion | Pre-existing conditions will NOT be covered for the first 12 months after the policy effective date. |
| General Exclusions | Intoxicants and/or Drug Addiction, Cosmetic Surgery, disability caused during illegal activity, Professional sports, Intentional self inflicted harm, war or armed conflict |

*Summary of Benefits Only. Benefits may vary by state. Please refer to policy for exact details.