

# LONG TERM DISABILITY PLAN

Highmark Companies provides all full-time employees with a long-term disability policy through Guardian Life Insurance Company. This policy is provided on a non-contributory basis, which means that your employer pays 100% of the cost for employees.

A brief description of your plan is as follows:

---

|               |                    |
|---------------|--------------------|
| Company:      | Highmark Companies |
| Group Number: | 387703             |

---

|                           |  |
|---------------------------|--|
| Earnings Definition:      | Based on Salary & Commissions  |
| Salary Re-determination:  | Upon change in earnings  |
| Elimination Period:       | Benefits begin after 90 days of disability   |
| Benefit:                  | 60%  |
| Benefit Maximum:          | \$5,000 per month  |
| Benefit Duration:         | Social Security Normal Retirement Age (SSNRA)  |
| Definition of Disability: | Unable to perform the material duties of your own occupation, while earning no more than 80% of your pre-disability income |
| Own Occupation:           | 24 month period of time, then any occupation to end of benefit period  |
| Mental Health Limitation: | Limited to 24 Months   |
| Pre-existing Period:      | Diagnosis 3 months prior to enrollment, you will have a 12 month waiting period for that condition                         |
| Partial/Residual:         | Partial disability accrues towards your elimination period   |
| Conversion:               | Upon loss of coverage, within 31 days, you may convert your policy   |

---

|                          |  |
|--------------------------|--|
| Carrier                  | Guardian - LTD   |
| Carrier Address          | PO Box 26025<br>Lehigh Valley, PA 18002-6025                         |
| Carrier Telephone Number | 800-538-4583   |
| Carrier Web Site         | <a href="http://www.guardiananytime.com">www.guardiananytime.com</a> |

---

Please Note: The description above is intended to provide a general overview of the Highmark Companies plan. For a complete description of benefits and definitions, please consult your policy.