

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, LLC
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:	\$7,500 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 Lehigh Valley, PA 18002-6025
Carrier Telephone Number	800-538-4583
Carrier Web Site	www.guardiananytime.com

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.