EDOP Employee Disability Options *plus*

NEW YORK

PROTECTING YOUR INCOME

A Voluntary Disability Income Insurance Program that provides coverage for Off-the-Job Disabilities

This product is endorsed by:

ENDORSED BY THE AMERICAN HOSPITAL ASSOCIATION ™

ASHHRA

THE HUMAN SIDE OF HEALTHCARE

AMERICAN SOCIETY FOR HEALTHCARE HUMAN RESOURCES ADMINISTRATION OF THE AMERICAN HOSPITAL ASSOCIATION

The AHA Voluntary Benefits Program is co-marketed in conjunction with the American Society for Heathcare Human Resources Administration (ASHHRA).

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Eligibility and Key Features

ELIGIBILITY FOR BASE PLAN

All employees ages 18-69 and working a minimum of 20 hours a week are eligible for participation in the Disability Insurance plan. You must be actively at work at time of application and able to perform the duties of your occupation.

AFFORDABLE & CONVENIENT

Premiums are based on your age on the policy date and are deducted from your paycheck.

EFFECTIVE DATE OF COVERAGE

Coverage becomes effective at 11:59 PM on the date of the signed application.

PORTABLE

This policy is fully portable provided the policy has been in force for at least one month. If an employee leaves the group, he/she can keep this policy at the same premium rate which active employees are paying.

GUARANTEED RENEWABLE

Coverage is guaranteed renewable until age 72, as long as you pay the premiums on time.

Coverage Options

BENEFIT PERIOD

If you become disabled, this is the maximum amount of time you can receive benefits for a covered disability.

ELIMINATION PERIOD

This is the number of days that must pass between your first day of a covered disability and the day you can begin to accrue your disability benefits.

BENEFIT AMOUNT

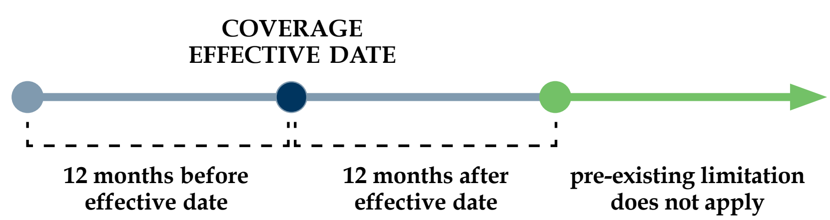
Choose a monthly benefit between $300 and $6,000 for disability due to a non-occupational illness or injury. Coverage up to 40% of your gross monthly salary may be elected.

For elimination periods of 6 months or more, coverage up to 60% of your gross monthly salary may be elected.

Policy Provisions

Pre-Existing Conditions

If you have a pre-existing condition* within a 12-month period before your coverage effective date, benefits will not be paid for a disability period if it begins during the first 12 months the policy is in force. The pre-existing period is 6 months if your issue age is 65 or greater.



* *A pre-existing condition means You have received a diagnosis or advice from a Physician and received treatment, incurred medical expenses or taken prescription drugs within 12 months before the Coverage Effective Date.*

More Policy Provisions

PREGNANCY

Nine months after coverage becomes effective, pregnancy is considered the same as any other covered illness. The available monthly benefits will be paid upon fulfillment of the elimination period. Benefits will not be paid if the insured individual gives birth within nine months after the coverage becomes effective. However, medical complications of pregnancy may be considered the same as any other covered sickness, subject to the pre-existing condition limitation.

DEFINITION OF DISABILITY

Own Occupation for plans with benefit periods of 24 months or less. The 60 month plan is own occupation for first 24 months and then any occupation.

PARTIAL DISABILITY

Pays a 50% benefit for partial disability following at least 1 month of total disability benefit paid. Maximum of 6 months or maximum benefit period *(whichever occurs first)*. Salary plus Disability benefit cannot exceed 100% of pre-disability monthly earnings.

WAIVER OF PREMIUM

If you become totally disabled, you do not have to pay your premium after 90 days or the elimination period *(whichever is longer)*.

SURVIVOR BENEFIT *

Pays up to 3 months of Disability Benefit upon death of the insured *(if death occurs while receiving total disability benefits)*. Total Disability and the payment of the Monthly Disability Benefit must both have continued for at least 12 consecutive months before the insured's date of death. * *Applies to benefit periods of 12 months or more.*

GEOGRAPHICAL LIMITATIONS

If You reside outside the United States, its territories, Canada or Mexico during a period of Total Disability or Partial Disability, benefit payments will be limited to the lesser of two Monthly Disability Benefits or Your remaining Maximum Disability Benefit Period. You must first satisfy the Elimination Period.

ALCOHOL/DRUG ADDICTION LIMITED BENEFIT

Total Disability due to alcoholism or drug addiction is limited to 15 days in any 12 month period after the Elimination Period is met.

MENTAL/NERVOUS DISORDER LIMITED BENEFIT

The Monthly Disability Benefit is payable for maximum of 3 months or the Remaining Maximum Disability Benefit Period *(whichever is less)*.

ACCELERATED BENEFIT FOR TERMINAL ILLNESS

When collecting Disability Benefits and diagnosed with a terminal illness *(12 months or less to live)*, the remaining months of Disability Benefits *(up to 12 months of benefit)* will be advanced.

General Information

This policy provides insurance only for Disability. It does not provide basic hospital, basic medical or major medical insurance, as defined by the New York State Insurance Department. The expected benefit ratio for this policy is 50%. This ratio is the portion of future premiums which the company expects to return as benefits, when averaged over all people with this policy.

Policy Exclusions – what we will not pay for

EXCLUSIONS – This policy does not cover any loss, fatal or non-fatal, which occurs as a result of:

1. Suicide or attempted suicide;
2. Intentionally self-inflicted injury;
3. War or any act of war whether declared or undeclared;
4. Service in the armed forces of any country or authority *(in such event, the pro-rata unearned premium will be returned to you)*;
5. Aviation, except as a fare-paying passenger on a scheduled or chartered flight operated by a scheduled airline;
6. Your participation in a felony, riot or insurrection;
7. Alcoholism or drug addiction, except as provided for in the Alcohol or Drug Addiction Limited Benefit;
8. Mental or Nervous Disorders, except as provided for in the Mental or Nervous Disorder Limited Benefit;
9. Total Disability while you are outside the United States, its territories, Canada or Mexico, except as provided for in the Geographic Limitation Benefit;
10. Normal pregnancy resulting in Total Disability which begins within the first 9 months following the Effective Date;
11. A Pre-Existing Condition which begins during the Pre-Existing Limitation Period; and
12. Any loss for which benefits are provided under any state or federal worker's compensation, employer's liability or occupational disease law.

INTOXICANTS AND NARCOTICS: We will not be liable for any loss sustained or contracted in consequence of the Insured's being intoxicated or under the influence of any narcotic unless administered on the advice of a Physician.

New York Compensation Disclosure

The individual presenting this insurance coverage is an insurance producer licensed by the State of New York. Insurance producers are authorized by their license to confer with insurance purchasers about the benefits, terms and conditions of insurance contracts; to offer advice concerning the substantive benefits of particular insurance contracts; to sell insurance; and to obtain insurance for purchasers. The role of the producer in any particular transaction typically involves one or more of these activities.

Compensation will be paid to the producer, based on the insurance contract the producer sells. Depending on the insurer(s) and insurance contract(s) the purchaser selects, compensation will be paid by the insurer(s) selling the insurance contract or by another third party. Such compensation may vary depending on a number of factors, including the insurance contract(s) and the insurer(s) the purchaser selects. In some cases, other factors such as the volume of business a producer provides to an insurer or the profitability of insurance contracts a producer provides to an insurer also may affect compensation.

The insurance purchaser may obtain information about compensation expected to be received by the producer based in whole or in part on the sale of insurance to the purchaser, and (if applicable) compensation expected to be received based in whole or in part on any alternative quotes presented to the purchaser by the producer, by requesting such information from the producer.

A disability can happen to anyone . . . at any time.

Simply put, if you have a job, you most likely need disability insurance. The possibility of a disabling illness or injury may seem remote, but statistics paint a different picture.

Did you know that?

- **In the last 10 minutes, 490 Americans became disabled.** [1]
- **In 2008, there were 2.1 million disabling injuries caused by a motor vehicle accident; there were 39,000 fatal motor vehicle accidents.** [1]
- **In the U.S., a disabling injury occurs every 1 second, a fatal injury occurs every 4 minutes.** [1]
- **Close to 90% of disabling accidents and illnesses are not work related.** [2]
- **While many people think that disabilities are typically caused by freak accidents, the majority of long-term absences are due to back injuries and illnesses, such as cancer and heart disease.** [3]
- **71% of American employees live from paycheck to paycheck.** [4]

1 *National Safety Council®, Injury Facts® 2010 Ed.*
2 *National Safety Council, Injury Facts 2008 Ed.*
3 *Council for Disability Awareness, Long-Term Disability Claims Review, 2007*
4 *American Payroll Association, "Getting Paid in America" Survey, 2008*

How well could you live if you weren't able to work? Disability is an unpredictable event, and if you become disabled, your ability to make a living could be restricted. Although you may have enough money in the bank to meet your short-term needs, what would happen if you were unable to work for months, or even years? The real value of disability insurance lies in its ability to protect you over the long haul.

Are you prepared?

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