

Long Term Disability

Disability benefits are available to employees who qualify under the Group Long Term Disability, Term Life Insurance policies and the Group Annuity Contract's Disability Rider. Benefits are subject to each employee's eligibility under each policy's provisions. Waiver of Premium is a benefit also provided. Benefits are not continued if you are not seen and/or treated by a physician on a regular basis.

After a 180-day waiting period, the totally disabled insured will receive 60% of base pay up to a maximum benefit of \$5,000 per month. There is a minimum benefit payable of \$100 per month. This benefit is coordinated with any other income, such as Social Security, Worker's Compensation or Texas County and District Retirement System payments. The benefit is subject to income tax as ordinary income.

Total Disability relative to the Group Long Term Disability Policy means, for the first 24 months of disability plus the waiting period (180 days), the complete inability to work at the insured's own occupation. Thereafter, Total Disability means the insured's complete inability to work at any occupation for which the insured is or becomes reasonable fitted by the insured's education, training and experience.

Total Disability relative to the Group Term Life Insurance Policy means, for the first 24 months of disability plus the waiting period (180 days) the insured's complete and continuous inability from engaging in any occupation for which the insured is reasonably fitted by education, training or experience.