



Benefits at a Glance for Pacific Northwest Consulting Engineers Health & Welfare Trust

Group Policy # 642601**Effective Date January 1, 2004**

Group Long Term Disability Insurance

Group Long Term Disability (LTD) insurance from Standard Insurance Company helps provide financial protection for insured members by promising to pay a monthly benefit in the event of a covered disability.

The cost of this insurance is paid by your employer.

Eligibility

Definition of a Member

You are a member if you are a regular Partner, Sole Proprietor, Owner-Employee or employee of a Participating Employer, actively working at least the minimum number of hours each week, not less than 17.5 hours, shown in the Insurance Eligibility Information form, and a citizen or resident of the United States or Canada. You are not a member if you are a temporary or seasonal employee, a full-time member of the armed forces, a leased employee or an independent contractor.

Eligibility Waiting Period

You are eligible on the latest of the following dates, but not before the Group Policy Effective Date:

- a. The Group Policy Effective Date
- b. The effective date of the Employer's participation under the Group Policy; and
- c. The first day of the calendar month coinciding with or next following the waiting period shown in the Insurance Eligibility Information form.

Benefits

Monthly Benefit

60 percent of the first \$8,333 of monthly predisability earnings, reduced by deductible income (e.g., work earnings, workers' compensation, etc.)

Maximum Monthly Benefit

\$5,000

Minimum Monthly Benefit

\$100 or 10 percent of the LTD benefit before reduction by deductible income, whichever is greater

Benefit Waiting Period

180 days

Definition of Disability

For the benefit waiting period and to the maximum benefit period for which LTD benefits are payable, you must be unable – as a result of physical disease, injury, pregnancy or mental disorder – to perform with reasonable continuity the material duties of your own occupation and suffer a loss of at least 20 percent of predisability earnings when working in your own occupation.

Maximum Benefit Period

If you become disabled before age 62, LTD benefits may continue until age 65. If you become disabled at age 62 or older, the benefit duration is determined by the age when disability begins:

Age	Maximum Benefit Period
62	3 years 6 months
63	3 years
64	2 years 6 months
65	2 years
66	1 year 9 months
67	1 year 6 months
68	1 year 3 months
69+	1 year

Other Features and Services

- 24 hour coverage, including coverage for work-related disabilities
- Assisted Living Benefit
- Employee Assistance Program
- Reasonable Accommodation Expense Benefit
- Rehabilitation Plan Provision
- Return to Work Incentive
- Return to Work Responsibility
- Survivors Benefit
- Temporary Recovery Provision
- Waiver of Premium while LTD benefits are payable

This information is only a brief description of the group LTD insurance policy sponsored by Pacific Northwest Consulting Engineers Health & Welfare Trust. The controlling provisions will be in the group policy issued by The Standard. The group policy contains a detailed description of the limitations, reductions in benefits, exclusions and when The Standard and Pacific Northwest Consulting Engineers Health & Welfare Trust may increase the cost of coverage, amend or cancel the policy. A group certificate of insurance that describes the terms and conditions of the group policy is available for those who become insured according to its terms. For more complete details of coverage, contact your human resources representative.