

Foster Poultry Farms Summary of Benefits

Long-Term Disability Insurance

All full-time non-union hourly employees of Foster Poultry Farms, and all full-time non-union clerical and exempt employees of Foster Dairy Farms Participating in either the Base Plan or the Buy-Up Plan

Group disability insurance offers income protection

Disability is often called the “forgotten risk,” as few employees think about how they would survive financially with no earned income. The impact of a disabling illness or injury, both financially and emotionally, is devastating.

While health insurance may cover most medical bills, daily living expenses such as rent or mortgage, car payments, and utilities continue. Disability insurance provides partial income replacement if you are unable to work due to a qualifying non-occupational illness or injury. An employee generally begins with what is considered a short-term disability for a period of 13 or 26 weeks. If the illness or injury extends beyond that period it becomes long-term disability.

Eligibility	All active employees working a minimum of 30 regularly scheduled hours per week.	
Waiting Period	You are eligible on the first of the month following 90 days of continuous, active employment.	
Benefit	Base LTD Coverage: The Core LTD option is employer and employee paid. If you become disabled (as defined in the plan) and remain disabled through the elimination period, the core plan benefit pays 60% of your monthly covered earnings, less other deductible sources of income, such as Social Security and workers compensation (see your plan booklet for details). The maximum monthly benefit is \$7,500. Buy-Up LTD Coverage: The Buy-Up LTD option is paid for by you. You can elect a higher level of coverage or “buy up” from your Core LTD plan. If you purchase this coverage, become disabled (as defined in the plan), and remain disabled through the elimination period, you will receive 60% of your monthly covered earnings, less other deductible sources of income, such as Social Security and workers compensation (see your plan booklet for details). The maximum monthly benefit is \$11,500.	
Elimination Period	Benefits are payable after a period of 180 consecutive days of disability.	
Definition of Disability	You will be considered disabled if, during the elimination period and the next 24 months of disability, you are unable to perform the duties of your “own occupation” and thereafter, you are unable to perform the duties of “any occupation.” Refer to your certificate of coverage for definitions of “own occupation” and “any occupation.”	
Maximum Benefit Period	Base LTD Coverage:	
	Age at Disability	Maximum Benefit Period
	Less than age 65-----	5 years
	65-68 -----	To age 70 (but not less than 1 year)
	69 and over-----	1 year
	Buy-Up LTD Coverage:	
	Age at Disability	Maximum Benefit Period
	Less than age 60-----	To age 65 (but not less than 5 years)
	60-65-----	5 years
	65-68 -----	To age 70 (but not less than 1 year)
	69 and over-----	1 year

Successive Disability	If you become disabled for the same condition within six months following your prior disability, your benefits will continue under the same claim.
Survivor Benefit	A lump-sum payment, equal to three months of benefits paid, to an eligible survivor or estate if you are receiving a benefit and have been disabled for at least 180 days.
MyLibertyAssist®	As an employee covered under your employer's group long-term disability policy issued by Lincoln Financial Group, you are eligible for MyLibertyAssist Employee Assistance Program (EAP). These benefits include financial, legal, and family services and are available to you and your immediate family members. Employee Assistance Program ("Services") available under MyLibertyAssist are provided by Morneau Shepell. Lincoln Financial Group does not insure or administer these services.

Please Note: Taxability will vary based on election and employer and employee contributions. Evidence of Insurability may be required. Pre-existing condition exclusions may affect the payment of benefits. Please see your Benefits Department for additional information.