



OneBeacon Insurance
Summary of Benefits for Long Term Disability Insurance

ELIGIBILITY:	All employees working a minimum of 20 regularly scheduled hours per week.
WAITING PERIOD FOR NEW EMPLOYEES:	You are eligible on your date of hire
BENEFIT OPTIONS & MONTHLY BENEFIT MAXIMUM:	Basic LTD is mandatory coverage and provides 60% of pay (Base salary plus MIP target) to a maximum monthly benefit of \$25,000. Supplemental LTD is optional coverage, and if elected, increases your LTD benefit to 70% of pay (Base salary plus MIP target) to a maximum monthly benefit of \$25,000.
EMPLOYEE CONTRIBUTIONS:	OneBeacon contributes to a portion of the cost of Basic LTD; you are required to contribute the difference. You are also responsible for the full cost of the Supplemental LTD.
ELIMINATION PERIOD:	The greater of 180 days or the day Short Term Disability ends.
DEFINITION OF DISABILITY:	For the first 24 months of benefits, the inability to perform the material duties of your "own occupation"; after 24 months, the inability to perform the material duties of "any occupation" based on your training, education and experience.
PARTIAL DISABILITY BENEFITS:	Partial disability benefits can be payable if your earnings are between 20% and 80% of your pre-disability earnings.
PRE-EXISTING CONDITION:	Benefits are not payable for pre-existing conditions if you become disabled from that condition in the first 12 months after becoming insured. Pre-existing condition means a condition resulting from an Injury or Sickness for which the Covered Person is diagnosed or received Treatment within 3 months prior to the Covered Person's Effective Date.
SURVIVOR BENEFIT:	A lump sum payment equal to three months of benefits will be paid to an eligible survivor if you are receiving a benefit and have been disabled for at least 180 days.
MENTAL NERVOUS/DRUG AND ALCOHOL LIMITATION:	24 Months combined limitation.
SUCCESSIVE DISABILITY:	If you return to work for fewer than 26 continuous weeks and the same disability recurs, benefits can resume immediately. If you return to work fewer than 26 continuous weeks and are disabled again for a different reason, or if you return to work for more than 26 continuous weeks, the Elimination Period will apply. STD benefits may be payable during the LTD elimination period.

The above information provides highlights of your plan. It does not and is not intended to cover the program in detail. Additional information can be found at www.onebeaconbenefits.com. If a conflict exists between a statement in this document and any provision in the policy, the policy will govern.