



OneBeacon Insurance

Summary of Benefits for Long Term Disability Insurance Effective 1/1/11

ELIGIBILITY:	All full-time employees working a minimum of 30 regularly scheduled hours per week.
WAITING PERIOD FOR NEW EMPLOYEES:	You are eligible on your date of hire.
MONTHLY BENEFIT:	You have two options for Long Term Disability Insurance: Basic LTD: 60% of base pay including target MIP to a maximum monthly benefit of \$25,000 Supplemental LTD: 70% of base pay including target MIP to a maximum monthly benefit of \$25,000
EMPLOYEE CONTRIBUTIONS	You are required to contribute to one half the cost of Basic LTD and the full cost of the difference between Basic and 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.
EVIDENCE OF INSURABILITY	Evidence of Insurability is required to increase to the Supplemental LTD option if this has not been elected when initially eligible.
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.