

# GROUP LONG-TERM DISABILITY CERTIFICATE SUMMARY



This summary describes some of the terms and conditions of the Policy. For a complete description of the terms and conditions of the Policy, refer to the appropriate section of the Certificate, available from the Policyholder. A person is not necessarily entitled to insurance because he or she received this summary. A person is only entitled to insurance if he or she is eligible in accordance with the terms of the Policy. This summary was published on July 5, 2016.

## POLICY INFORMATION

Policyholder:	Bluegrass Materials Company, LLC
Policy Effective Date:	August 1, 2013
Policy Anniversary:	November 1
Policy Number:	GUD-AQDY
Group Number:	G000AQDY
Classification:	All Eligible Executives
Minimum Work Hours Required:	30 hours per week
Eligibility Present Waiting Period:	None
Eligibility Future Waiting Period:	None
When Insurance Begins:	the first day of the month that follows the day the Employee becomes eligible. Additional eligibility conditions apply as described in the Certificate.
Elimination Period:	The later of: <ul style="list-style-type: none"> <li>a) 180 calendar days; or</li> <li>b) the date Your short-term Disability ends.</li> </ul>

## BENEFITS

Monthly Benefit Percentage:	66 2/3%																								
Maximum Monthly Benefit:	\$15,000																								
Guarantee Issue Amount:	\$10,000																								
Minimum Monthly Benefit:	\$100																								
Maximum Benefit Period:	<table border="0" style="width: 100%;"> <thead> <tr> <th style="text-align: left;">Age at Disability</th> <th style="text-align: left;">Maximum Benefit Period</th> </tr> </thead> <tbody> <tr> <td>59 or less .....</td> <td>age 65;</td> </tr> <tr> <td>60 .....</td> <td>60 months;</td> </tr> <tr> <td>61 .....</td> <td>48 months;</td> </tr> <tr> <td>62 .....</td> <td>42 months;</td> </tr> <tr> <td>63 .....</td> <td>36 months;</td> </tr> <tr> <td>64 .....</td> <td>30 months;</td> </tr> <tr> <td>65 .....</td> <td>24 months;</td> </tr> <tr> <td>66 .....</td> <td>21 months;</td> </tr> <tr> <td>67 .....</td> <td>18 months;</td> </tr> <tr> <td>68 .....</td> <td>15 months;</td> </tr> <tr> <td>69 or older .....</td> <td>12 months.</td> </tr> </tbody> </table>	Age at Disability	Maximum Benefit Period	59 or less .....	age 65;	60 .....	60 months;	61 .....	48 months;	62 .....	42 months;	63 .....	36 months;	64 .....	30 months;	65 .....	24 months;	66 .....	21 months;	67 .....	18 months;	68 .....	15 months;	69 or older .....	12 months.
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Own Occupation Definition:	Own-Occupation to 65																								
Enhanced Disability Benefit:	10%																								
Survivor Benefit:	3 months																								
Vocational Rehabilitation Benefit:	5%																								

## **LIMITATIONS/EXCLUSIONS**

Alcohol/Drug Abuse/Substance Abuse Limitation: 24 months  
Mental Disorder Limitation: 24 months  
Pre-existing Condition Exclusion: 3/12