

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 Other Eligible Exempt and Non-Exempt Salaried Employees Enrolled in the LTD Core Plan
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"> a) 180 calendar days; or b) the date Your short-term Disability ends.

BENEFITS

Monthly Benefit Percentage:	40%																		
Maximum Monthly Benefit:	\$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>61 or less</td> <td>to age 65, Your SSNRA, or 3 years and 6 months, whichever is longest;</td> </tr> <tr> <td>62</td> <td>Your SSNRA, or 3 years and 6 months, whichever is longer;</td> </tr> <tr> <td>63</td> <td>Your SSNRA, or 3 years, whichever is longer;</td> </tr> <tr> <td>64</td> <td>Your SSNRA, or 2 years and 6 months, whichever is longer;</td> </tr> <tr> <td>65</td> <td>2 years;</td> </tr> <tr> <td>66</td> <td>1 year and 9 months;</td> </tr> <tr> <td>67</td> <td>1 year and 6 months;</td> </tr> <tr> <td>68</td> <td>1 year and 3 months;</td> </tr> </tbody> </table>	Age at Disability	Maximum Benefit Period	61 or less	to age 65, Your SSNRA, or 3 years and 6 months, whichever is longest;	62	Your SSNRA, or 3 years and 6 months, whichever is longer;	63	Your SSNRA, or 3 years, whichever is longer;	64	Your SSNRA, or 2 years and 6 months, whichever is longer;	65	2 years;	66	1 year and 9 months;	67	1 year and 6 months;	68	1 year and 3 months;
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Own Occupation Definition:	69 or older	1 year.
Enhanced Disability Benefit:	2 years	
Survivor Benefit:	10%	
Vocational Rehabilitation Benefit:	3 months	
	5%	

LIMITATIONS/EXCLUSIONS

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