



Gordon
College

Long Term Disability Benefit Highlights

Eligibility:	Employees working 9 Months of the year 37.5 Hours Employees working 12 Months of the year 25 Hours
Coverage Effective Date:	July 1, 2002
Monthly Income Benefit Core Plan:	60%
Contribution:	100% Employer Paid
Maximum Monthly Benefit:	\$4,500
Maximum Duration of Benefits:	Age 65
Elimination Period:	180 Days of either partial or total sickness / injury
Definition of Disability	Own Occupation to Age 65
Cost of Living Adj.	Lesser of 3% or 1/2 % Change in Consumer Price Index
Family Care Benefit	\$350 First 12 Months, \$175 Thereafter, \$2,500 Calendar Year Maximum
Pre-Existing Conditions	3/3/12 with Continuity of Coverage
Return to Work Incentive Provision:	To encourage an employee to work in some capacity whenever possible, benefits are available even if an employee is not totally disabled.
Limitations	24 Month Lifetime Outpatient for mental/nervous and alcohol/drugs.
Taxability of Benefits:	100% of your disability benefits are subject to Income Tax.

This Benefit Highlights Sheet explains the general purposes of the insurance described, but in no way changes or affects the policy as actually issued. In the event of any discrepancy between this document and the policy, the terms of the policy apply. Complete coverage information is in the certificate of insurance booklet available in the Human Resources Office. Plan Information: This LTD benefit is maintained on a Calendar Year basis of 12/31, the Plan Number is 503, Plan Sponsor is Gordon College and the Employer's EIN is 04-2104256. If you would like a copy of the plan document and/or booklet it is available on file in the Human Resources Department.

Underwritten by:
Hartford Life and Accident Insurance Company
200 Hopmeadow Street
Simsbury, CT 06089