

SCHEDULE OF BENEFITS

Policy Effective Date: September 1, 2016

Policy Anniversary Date: September 1

Policy Number: VDT-601824

Eligible Class Definition:

All active, Full-time Employees of the Employer regularly working a minimum of 30 hours per week in the United States, who are citizens or permanent resident aliens of the United States.

Eligibility Waiting Period

If you were hired on or before the Policy Effective Date: The first of the month following 30 days of Active Service.

If you were hired after the Policy Effective Date: The first of the month following 30 days of Active Service.

Elimination Period

For Accident: 14 days

For Sickness: 14 days

Gross Disability Benefit

An amount elected in multiples of \$50

Maximum Disability Benefit The lesser of 60% of your weekly Covered Earnings rounded to the nearest dollar or your Maximum Disability Benefit or \$1,000 per week.

Minimum Disability Benefit \$100 per week

Disability Benefit Calculation

The Weekly Benefit payable to you for any week you are Disabled is the Gross Disability Benefit minus Other Income Benefits.

"Other Income Benefits" means any benefits listed in the Other Income Benefits provision that you receive on your own behalf or for your dependents, or which your dependents receive because of your entitlement to Other Income Benefits.

Return to Work Incentive

You may work for wage or profit while Disabled. In any week in which you work and a Disability Benefit is payable, the Return to Work Incentive Benefit Calculation applies.

During any week you have Disability Earnings, your benefits will be calculated as follows:

1. Add your Gross Disability Benefit and Disability Earnings.
2. Compare the sum from 1. to your Covered Earnings.
3. If the sum from 1. exceeds 100% of your Covered Earnings, then subtract the Covered Earnings from the sum in 1.
4. Your Gross Disability Benefit will be reduced by the difference from 3., as well as by Other Income Benefits.
5. If the sum from 1. does not exceed 100% of your Covered Earnings, your Gross Disability Benefit will be reduced by Other Income Benefits.

No Disability Benefits will be paid, and insurance will end if we determine you are able to work under a modified work arrangement and you refuse to do so without Good Cause.

Maximum Benefit Period

For Accident:	The 13th week from the date of disability.*
For Sickness:	The 13th week from the date of disability.*

*The Maximum Benefit Period may be extended by the number of days you return to work in your Regular Occupation, within the same period of disability.

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