

# GREEN DIAMOND RESOURCE COMPANY

## All Employees

**Long Term  
Disability - 100%  
Employer Paid  
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- Your monthly Long Term Disability benefit will be 60% of your monthly pre-disability earnings, up to the maximum of \$10,000, less deductible sources of income.
- If you meet the definition of disability, your benefits will begin following the elimination period. The elimination period is 180 days.
- The benefit duration is up to your normal retirement age under the Social Security Act. However, if you become disabled at or after 65 benefits are payable according to an age-based schedule. Refer to the Booklet-Certificate for details.
- You are considered disabled when you are unable to perform the material and substantial duties of your regular occupation, you have a 20% or more earnings loss and you are under the regular care of a doctor.
- During the first 12 months of part-time work while disabled, you can receive full benefits as long as your combined income and disability benefits do not exceed your monthly pre-disability earnings.
- Deductible sources of income may include benefits from statutory plans, Social Security, workers' compensation, unemployment income, salary continuation, and other income.
- The minimum monthly benefit is the greater of 10% of your gross monthly benefit or \$100.
- Disabilities due to mental illness (including drug and alcohol abuse) are limited to 24 months of benefits during your lifetime. Examples of mental illness include schizophrenia, depression, manic depressive or bipolar illness, anxiety, somatization, substance related disorders, and/or adjustment disorders.
- Long Term Disability benefits will not be paid for a disability due to a pre-existing condition that begins within 12 months of your effective date of coverage is excluded from coverage. A pre-existing condition is an injury or sickness for which you received medical treatment, consultation, diagnostic measures, prescribed drugs or medicines, or for which you followed treatment recommendations during the 3 months prior to your effective date of coverage.
- If you die while collecting disability benefits, a lump sum payment may be paid to your eligible survivors.
- You are not covered for a disability caused by war or any act of war, declared or undeclared, an intentionally self-inflicted injury, active participation in a riot, and commission of a crime for which you have been convicted. Benefits are not payable for any period of incarceration as a result of a conviction.