



# X-Fab Texas, Inc.

## Long Term Disability/Short Term Disability/Life/AD&D/ Voluntary Life/AD&D Benefit Overview

<b>Short Term Disability</b>	<b>Policy #547905</b>
Eligibility	Full-time employees working 30+ hours per week
Benefit Amount	60% of weekly earnings to maximum of \$1,200/week
Elimination Period	14 days for Injury; 14 days for Sickness
Duration	11 weeks
Rehab and Return to Work Assistance Program	Included
Premium	Paid by the Employer
<b>Long Term Disability</b>	<b>Policy #547905</b>
Eligibility	Full-time employees working 30+ hours per week
Benefit Amount	60% of monthly earnings to a maximum of \$6,000/month
Disability Plus Benefit	Additional 20% of monthly earnings to a maximum monthly benefit of the lesser of the LTD plan maximum monthly benefit or \$4,000
Elimination Period	90 days
Duration	ADEA I
Pre Existing Condition	3/12 Exclusion
Work Incentive Benefit	Included
EAP	Included
Travel Assistance	Included
Premium	Paid by the Employer
<b>Life &amp; AD&amp;D</b>	<b>Policy #547914</b>
Eligibility	Full-time employees working 30+ hours per week
Life/AD&D Benefit Amount	Flat \$30,000
Guaranteed Issue	\$30,000
Age Reduction Schedule	Benefits reduce to 65% at age 65; and 50% at age 70
Portability	Included
Survivor Support	Included
Accelerated Death Benefit	50% to a maximum of \$500,000
Employee Premium	Paid by the Employer
<b>Voluntary Life &amp; AD&amp;D</b>	<b>Policy #547923</b>
Eligibility	Full-time employees working 30+ hours per week
Benefit Amount	<u>Employee</u> - Up to 5 times your annual earnings in increments of \$10,000. <i>Not to exceed \$500,000.</i> <u>Spouse</u> - Up to 50% of employee amount in increments of \$5,000. <i>Not to exceed \$250,000.</i> <u>Child(ren)</u> - Up to 50% of employee coverage amount in increments of \$2,000. <i>Not to exceed \$10,000</i>
Guarantee Issue	<u>Employee</u> - \$150,000 <u>Spouse</u> - \$25,000
Age Reduction Schedule	Benefits reduce to 65% at age 70; and 50% at age 75
Portability	Included
Accelerated Death Benefit	50% to a maximum of \$750,000
Survivor Support	Included
Waiver of Premium	Included
Premium	Paid by the Employee

This plan highlight is a summary provided to help you understand your insurance coverage from Unum. Details may differ from state to state. Please refer to your certificate booklet for your complete plan description. If the terms of this plan highlight summary or your certificate differ from your policy, the policy will govern.