

Veolia North America Summary of Benefits

Long-Term Disability Insurance

Group disability insurance offers income protection

Disability is often called the “forgotten risk,” as few employees think about how they would survive financially with no earned income. The impact of a disabling illness or injury, both financially and emotionally, is devastating.

While health insurance may cover most medical bills, daily living expenses such as rent or mortgage, car payments, and utilities continue. Disability insurance provides partial income replacement if you are unable to work due to a qualifying non-occupational illness or injury. An employee generally begins with what is considered a short-term disability for a period of 13 or 26 weeks. If the illness or injury extends beyond that period it becomes long-term disability.

Eligibility	All active full-time Employees of Detroit MI, IUPAT 22; Northeast MD, IUPAT 51; Ashland KY, IUPAT 53; Mitchell IL, IUPAT 58; Nitro WV, IUPAT 53; Whiting IN, and Operating Engineers 150, working a minimum of 30 regularly scheduled hours per week.
Waiting Period	You are eligible on the first of the month coincident with or next following 60 days of continuous, active employment.
Benefit	<p>Core LTD Coverage: The Core LTD option is employer-paid. If you become disabled (as defined in the plan) and remain disabled through the elimination period, the core plan benefit pays 60% of your monthly covered earnings, less other deductible sources of income, such as Social Security and workers compensation (see your plan booklet for details). The maximum monthly benefit is \$10,000.</p> <p>Buy-Up LTD Coverage: The Buy-Up LTD option is paid for by you. You can elect a higher level of coverage or “buy up” from your Core LTD plan. If you purchase this coverage, become disabled (as defined in the plan), and remain disabled through the elimination period, you will receive 66.67% of your monthly covered earnings, less other deductible sources of income, such as Social Security and workers compensation (see your plan booklet for details). The maximum monthly benefit is \$15,000.</p>
Elimination Period	Benefits are payable after a period of 180 consecutive days of disability.
Definition of Disability	You will be considered disabled if, during the elimination period and the next 24 months of disability, you are unable to perform the duties of your “own occupation” and thereafter, you are unable to perform the duties of “any occupation.” Refer to your certificate of coverage for definitions of “own occupation” and “any occupation.”

	<p>Age at Disability</p> <p>Less than age 60----- Greater of SSNRA* or to age 65 (but not less than 5 years)</p> <p>60 ----- 60 months</p> <p>61 ----- 48 months</p> <p>62 ----- 42 months</p> <p>63 ----- 36 months</p> <p>64 ----- 30 months</p> <p>65 ----- 24 months</p> <p>66 ----- 21 months</p> <p>67 ----- 18 months</p> <p>68 ----- 15 months</p> <p>69 and over ----- 12 months</p>	<p>Maximum Benefit Period</p>
Maximum Benefit Period	<p>*SSNRA means the Social Security Normal Retirement Age as figured by the 1983 amendment to the Social Security Act and any subsequent amendments.</p>	
	<p>Year of Birth</p> <p>Before 1938 ----- 65</p> <p>1938 ----- 65 and 2 months</p> <p>1939 ----- 65 and 4 months</p> <p>1940 ----- 65 and 6 months</p> <p>1941 ----- 65 and 8 months</p> <p>1942 ----- 65 and 10 months</p> <p>1943-1954 ----- 66</p> <p>1955 ----- 66 and 2 months</p> <p>1956 ----- 66 and 4 months</p> <p>1957 ----- 66 and 6 months</p> <p>1958 ----- 66 and 8 months</p> <p>1959 ----- 66 and 10 months</p> <p>1960 and after ----- 67</p>	<p>Normal Retirement Age</p>
Successive Disability	<p>If you become disabled for the same condition within six months following your prior disability, your benefits will continue under the same claim.</p>	
Survivor Benefit	<p>A lump-sum payment, equal to three months of benefits paid, to an eligible survivor or estate if you are receiving a benefit and have been disabled for at least 180 days.</p>	
MyLibertyAssist®	<p>As an employee covered under your employer's group long-term disability policy issued by Lincoln Financial Group, you are eligible for MyLibertyAssist Employee Assistance Program (EAP). These benefits include financial, legal, and family services and are available to you and your immediate family members. Employee Assistance Program ("Services") available under MyLibertyAssist are provided by Morneau Shepell. Lincoln Financial Group does not insure or administer these services.</p>	

Please Note: Taxability will vary based on election and employer and employee contributions. Evidence of Insurability may be required. Pre-existing condition exclusions may affect the payment of benefits. Please see your Human Resources Department or Benefits Department for additional information.

