

**Iwaki America
Long Term Disability Proposal
Schedule of Benefits Summary**

Eligibility	All active, Full-Time Employees who are regularly working a minimum of 30 hours per week in the United States, who are citizens or permanent resident aliens of the United States.
Monthly Benefit	Maximum allowed under the Plan
Benefit Waiting Period	90 days
Definition of Disability	Own Occupation
Definition of Covered Earnings	Employee's annual wage or salary excluding bonuses, commissions, overtime pay, and extra compensation.
Eligibility Waiting Period	No waiting period
Plan Type*	Non-Contributory
Accumulated Sick Leave	Not Included in Benefit Waiting Period
Minimum Benefit	Greater of \$100 or 10% of benefit
Maximum Benefit Duration	To Age 65
Benefit Reduction Schedule	Traditional graded scale to 65
Social Security Integration Type	Full Family
Other Sources of Income	See Disability Contract Features
Employer Contribution	100%
Survivors Benefits	3 months lump sum
Continuation of Insurance	Family Medical Leave (leave period permitted by state or federal law) Leave of Absence (3 months)
Pre-Existing Condition Limitation	3 months Prior/12 months Insured
Mental Illness Limitation	24 Month Lifetime Limitation
Substance Abuse Limitation	24 Month Lifetime Limitation
Chemical Sensitivity	No Limitation
Subjective Symptom Limitation	No Limitation
Return to Work Incentive	Included
Trial Work Days	Unlimited
Rehabilitation Benefits	Included
Health and Welfare Deductions Service	Excluded