

VA SkyWire LLC

Long Term Disability

Class Description(s):

All Full-time Active Employees

Full Time Eligibility: 30 hours per week

Feature	Description
Benefit Percentage	60%
Maximum Monthly Benefit	\$6,000
Minimum Monthly Benefit	Greater of \$100 or 10%
Elimination Period	180 Days
Benefit Duration	ADEA 1 with Social Security Normal Retirement Age*
Definition Of Disability	2 Years Own Occupation
Earnings Loss during Elimination Period	Not Required
Return To Work Incentive Applies	Yes
Integration Method	Direct
Social Security Offset	Family
Pre-Existing Condition Limitation	Look-back/Insured 6/12 months
Takeover Provision	No Loss/No Gain
Mental Illness Limitation	24 Month Outpatient
Substance Abuse Limitation	24 Month Outpatient
Specified Condition Limitation	None
Family Care Credit	Included
Workplace Modification Benefit	Included
Rehabilitation Participation Requirements	Included
Recommended Treatment Requirements	Included
Survivor Income Benefit Option	3 Times Last Monthly Net Benefit
Employer Participates In Worker's Compensation	Yes
Employee Contribution	Non-Contributory
Participation Requirement	100% of Eligible Employees
FICA Match Service	Included
Ability Any Occupation Earnings Test	60%

