aetna®

Engility Corporation - Full-time

Coverage Effective Date: **01/01/2019**

Summary of Long-Term Disability (LTD) Benefits

Your Group Long-Term Disability Benefits

Steady income for longer-lasting disabilities

Coverage Basics

Am I eligible for coverage?	**You qualify if you are an active full-time hourly or salaried employee working at least 30 hours per week.**
When does coverage become effective?	Your Long-Term Disability coverage will begin on **01/01/2019,** if you are actively at work.
Do I have to provide proof of good health known as Evidence of Insurability (EOI) to enroll?	**New Hire/Newly Eligible: EOI is not required** to enroll during your **31 - day** period of initial eligibility. If you choose not to enroll, you will be considered a **"late applicant."** **Annual Enrollment: EOI is required** to enroll if you are a **late applicant** (did not enroll during your initial eligibility period.) You will be required to submit an EOI Form (medical questionnaire) and be approved by Aetna.
When will coverage that requires proof of good health (EOI) begin?*	Coverage will begin after Aetna approves your EOI. *You must be actively-at-work for coverage to begin.
How much Voluntary Long-Term Disability can I buy through my employer?	You have a choice of plans that pay a monthly benefit based on a percentage of your Pre-Disability Earnings* for a covered disability. You must submit a claim and be approved by Aetna to receive benefits: *Generally, Pre-Disability Earnings include your total income before taxes and any deductions for pre-tax contributions. Please consult your Policy Documents available through your employer for additional information, including definition of Pre-Disability Earnings.

Voluntary Long-Term Disability	Option 1	Option 2
Percentage of monthly income replacement:	50%	66⅔%
Maximum monthly benefit:	$10,000	$20,000
Benefits begin after a covered Injury or Illness:	180 days	180 days
Benefits end at recovery or whichever comes first*	For disabilities starting before age 62, benefits continue to age 65. For disabilities starting after age 62, benefits will follow a pre-determined schedule. *	For disabilities starting before age 62, benefits continue to age 65. For disabilities starting after age 62, benefits will follow a pre-determined schedule. *

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Age 62, but less than age 65	36 months
Age 65, but less than age 67	24 months
Age 67, but less than age 69	18 months
Age 69 and over	12 months

Are all types of illnesses and injuries covered?	Long-Term Disability (LTD) covers injuries and illnesses that are both work-related and non-work-related.

Disability insurance plans/policies are offered and/or underwritten by Aetna Life Insurance Company (Aetna). We are located at 151 Farmington Avenue, Hartford, CT 06156.

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When am I considered to be Disabled?

You will be considered disabled for **24** months from the date you last worked if:

- After a significant mental or physical change resulting from an illness or injury, you can't perform the material duties of your **own occupation.**
- Your earnings are **80%**, or less, of your adjusted Pre-Disability earnings.

After the first **24** months of your disability that monthly benefits are payable, you will be considered disabled on any day that you can't perform the materials duties of **any reasonable occupation*** due to illness and injury, and your earnings are **60%**, or less, of your adjusted Pre-Disability Earnings.

If your occupation requires a professional license or certification, you will not be considered disabled solely because you lose your license or certification.

*Any "reasonable occupation" means a job you could be expected to perform satisfactorily in light of your age, education, training, experience, station in life and physical and mental capacity.

Are there any offsets that may reduce Long-Term Disability?

Offsets

Your benefits may be reduced if you are receiving income from other sources. See your plan documents for a complete listing. Examples include:

Employer sources:

- Any disability or retirement benefit received under a retirement plan
- Disability benefits received from any statutory disability plan
- Payments received from accumulated sick time or salary continuation program related to your current employer

Government sources:

- Temporary disability benefits received under any state or federal workers' compensation law
- Benefits from Social Security or similar plan or act
- Income from a Governmental retirement system earned as a result of working for your current employer

Are there any exclusions that apply to Long-Term Disability?

Exclusions

You will not receive benefits under certain circumstances. Examples include:

- Your disability results from an intentional self-inflicted injury; or you became injured while committing a criminal act or driving under the influence of alcohol/drugs.
- You are not under the regular care of a doctor when requesting disability benefits.
- You are receiving payment under a salary continuance or retirement plan sponsored by your employer.

Pre-existing Conditions

Pre-existing Conditions may affect the benefits paid by your Long-Term Disability policy:

- A pre-existing condition is an illness, injury or pregnancy-related condition for which you were diagnosed, received medical treatment, or prescribed medications during the **3** month period before your coverage effective date.
- No benefit will be paid for a disability that occurs during the first **12** months after your coverage effective date that is caused by, or related to, a pre-existing condition.
- Benefits will be paid for covered disabilities not related to a pre-existing condition.

Please refer to your policy documents for a complete list of income sources that will reduce your benefits, as well as a complete list of exclusions and limitations.

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Are there any limitations that apply to Long-Term Disability?

Limitations

You can receive benefit payments for Long-Term Disabilities resulting from mental illness, alcoholism and substance abuse for a total of **24** months per occurrence. This time period may be extended if you are confined to a hospital.

Is there anything else I should know about my plan?

Recurring disabilities

If you return to work and become disabled again from the same illness or injury, it may be considered the same disability. If it is, you will only have to satisfy one elimination period and may be eligible to begin receiving benefits immediately if:

The disability recurs during the elimination period and within **30** consecutive days of work or the disability recurs after the elimination period and within **6** consecutive months of work.

Partial disabilities

Partial disability benefits allow you to work, earn income and continue receiving benefits so you can receive up to **100%** of your income during the first **12** months of your disability. You are considered partially disabled if, due to an injury or illness:

- You are performing some of the material duties of your own occupation
- And you are earning **80%** or less than your Pre-Disability Earnings

After the first **12** months, partial disability benefits can continue based on a formula that you will find in your policy documents.

Vocational Rehabilitation and Return to Work

Our goal is to help you return to gainful employment. Consultants will review each claim to determine if rehabilitation services would be appropriate and effective. We will work with your employer to provide reasonable accommodations to help you return to work. You may even qualify for an increase in your benefits by participating in a rehabilitation program.

What additional features should I know about?

Survivor Benefit	If you die during a period when you qualify for disability benefits we will pay your eligible survivor a lump sum equal to **6** months of your gross disability benefit.
Conversion	If your employment ends, you may be eligible to convert to a disability conversion contract as a temporary policy until you become insured under another group plan. This conversion plan can provide **$4,000** of LTD coverage.

How much does Voluntary Long-Term Disability cost?

Monthly Rates per $100 of Covered Monthly Payroll:

	Option 1	Option 2
Rate	$0.277	$0.498

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Premium calculation

Calculation:	
Step 1:	Annual Salary_____/ 12 =_____Covered Monthly Payroll
Step 2:	Covered Monthly Payroll_____x_____% Percentage of Benefit =_____Monthly Benefit*
Step 3:	Covered Monthly Payroll_____/ 100 =_____# Units
Step 4:	# Units_____x_____Rate = $_____Premium Per Month
Step 5:	Monthly Premium_____x 12 =_____Annual Premium /_____# Pay Periods = $_____Payroll Deduction

**Please note: Step 2 calculates monthly benefit and is not necessary for premium calculation. Subject to $10,000.000 maximum monthly benefit.*

Example: Option 1, $45,000 annual salary	
Step 1:	$45,000 / 12 = $3,750.000 Covered Monthly Payroll
Step 2:	$3,750.000 x .50 = $1,875.000 Monthly Benefit
Step 3:	$3,750.000 / 100 = 37.500 # Units
Step 4:	37.500 x 0.277 (Rate) = $10.39 Premium Per Month