

CATASTROPHIC DISABILITY BENEFIT

What is a Catastrophic Disability Benefit?

We will pay a monthly Catastrophic Disability Benefit to *You* if *You* are receiving *LTD Monthly Benefits* (or Accidental Dismemberment Benefits) and We receive proof that *You* are *Catastrophically Disabled*. Catastrophic Disability Benefit payments will begin at the end of the Catastrophic Disability *Elimination Period* shown in the *Schedule of Benefits*.

You are *Catastrophically Disabled* when We determine that, due to *Sickness* or *Injury*:

1. *You* are unable to perform, without human assistance or regular supervision from another person, at least 2 of the 6 *Activities of Daily Living*; or
2. *You* become *Cognitively Impaired*; and
3. *You* are not *Gainfully Employed*.

When will Your coverage become effective?

You will become insured for Catastrophic Disability Benefit coverage on *Your* effective date under the *LTD* plan.

However, the Catastrophic Disability Benefit coverage will be delayed if, on *Your* effective date, *You* cannot safely and completely perform one or more of the *Activities of Daily Living* without another person's assistance, or verbal cueing, or *You* are *Cognitively Impaired*. Coverage will begin on the date *You* can safely and completely perform all of the *Activities of Daily Living* without another person's assistance or verbal cueing, or no longer are *Cognitively Impaired*.

There is no conversion privilege for the Catastrophic Disability benefit.

How much will We pay if You are Disabled?

The Catastrophic Disability Benefit is 10% of pre-disability *Monthly Earnings* to a maximum Catastrophic Disability Benefit of the lesser of the maximum *LTD Monthly Benefit* or \$5,000.00.

This benefit is not subject to Policy provisions which would otherwise increase or reduce the benefit amount such as Deductible Sources of Income.

When will Your Catastrophic Disability Benefit payments end?

Catastrophic Disability Benefit payments will end on the earliest of the following dates:

1. the date *You* are no longer *Catastrophically Disabled*;
2. the date *You* become ineligible for *LTD Monthly Benefit* payments;
3. the end of the Catastrophic Disability Maximum Period Payable shown in the *Schedule of Benefits*; or
4. the date *You* die.

What claim information is needed for Catastrophic Disability Benefits?

The Filing a Claim section under the Policy applies to Catastrophic Disability Benefit coverage. We may also require an interview with *You*.