

SCHEDULE OF BENEFITS

<i>Policyholder:</i>	The University of Texas System	
Policy Number:	GFZ71778-0001	
Effective Date:	September 1, 2009	
Annual Enrollment:	July 1 – July 31	
Eligibility:	The following are eligible: All active benefit eligible employees who are Actively at Work for the Policyholder who are expected to work at least 20 hours per week and to continue in the employment for a term of at least 4½ months or appointed for at least 50% of a standard full-time appointment excluding those individuals who are covered under another group disability program provided by the Medical Practice Plan (MSRDP/PRS) Benefits.	
Waiting Period:	If <i>You</i> are in a class eligible for insurance: The date of hire or the first day of the month following the date of hire, whichever <i>You</i> elect when <i>You</i> enroll.	
Elimination Period:	90 Days	
Elimination Period for Catastrophic Disability Benefit	90 Days	
LTD Monthly Benefit:	60% of <i>Monthly Earnings</i> to a <i>Maximum Gross Monthly Benefit</i> of \$12,025.00 per month subject to reduction by deductible sources of income or <i>Disability Earnings</i>	
Social Security Offset Method:	Family Social Security	
Policyholder Contribution:	0% of premium	
Maximum Period Payable:	Age on Date of Disability	Maximum Period Payable
	Less than 60	To age 65, but not less than 60 months
	60 – 64	60 months
	65 – 69	To age 70, but not less than 12 months
	70 and over	12 months
Maximum Period Payable for Catastrophic Disability Benefit:	Age on Date of Disability	Maximum Period Payable
	Less than 60	To age 65, but not less than 60 months
	60 – 64	60 months
	65 – 69	To age 70, but not less than 12 months
	70 and over	12 months