

DEFINITIONS

The following are key words and phrases used in this certificate. When these words and phrases, or forms of them, are used, they are capitalized and italicized in the text. As *You* read this certificate, refer to these definitions.

Accident or ***Accidental*** means a sudden, unexpected event that was not reasonably foreseeable.

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Actively at Work or ***Active Work*** means that *You* must be:

1. working for the *Policyholder* on an active basis; or
2. working at least the minimum number of hours shown in the Schedule of Benefits: and either:
 - a. working at the *Policyholder's* usual place of business; or
 - b. working at a location to which the *Policyholder's* business requires *You* to travel;
3. are paid regular earnings by the *Policyholder*.

If the institutions are not in session, *Actively at Work* means *You* would be working for the *Policyholder* for earnings that are paid regularly and *You* would be able to perform the *Material and Substantial Duties* of *Your Regular Occupation*.

You will be considered *Actively at Work* if *You* were actually at work on the day immediately preceding:

1. a weekend (except for one or both of these days if they are scheduled days of work);
2. holidays (except when such holiday is a scheduled work day);
3. paid vacations;
4. any non-scheduled work day;
5. excused leave of absence (except medical leave and lay-off); and
6. emergency leave of absence (except emergency medical leave); and

You were not *Hospital Confined* or disabled due to an *Injury* or *Sickness*.

00045 UTS

Accumulated Sick Leave or Salary Continuation means continued payments to *You* by *Your Employer* of all or part of your *Weekly Earnings* after *You* become *Disabled* as defined by the Policy. This continued payment must be part of an established plan maintained by your Employer for the benefit of all Employees covered under the Policy. *Accumulated Sick Leave or Salary Continuation* does not include compensation paid to *You* by *Your Employer* for work *You* actually perform after *Your Disability* begins. Such compensation is considered *Disability Earnings*.

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Act or ***Law*** means the original enactment of the law or act and all amendments.

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Annual Enrollment Period means a period of time during which eligible Employees may apply for Voluntary STD coverage or request changes to their STD benefit plan. The *Annual Enrollment Period* is shown on the *Schedule of Benefits*.

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Application means the document which sets forth the eligible classes, the amounts of insurance, and other relevant information pertaining to the plan of insurance for which the *Policyholder* applied.

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Appropriate and Regular Care means that *You* are regularly visiting a *Doctor* as frequently as medically required to meet *Your* basic health needs. The effect of the care should be of demonstrable medical value for *Your* disabling condition(s) to effectively attain and/or maintain *Maximum Medical Improvement*.

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Contributory means you pay all or a portion of the premium for this insurance coverage.

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Date of Disability means the date *We* determine that *You* are *Disabled*.

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Disability Earnings means the wage or salary *You* earn from *Gainful Employment* after a *Disability* begins. Any lump sum payment will be prorated, based on the time over which it accrued or the period for which it was paid.

If *Your Disability Earnings* routinely fluctuate widely from week to week, *We* may average *Your Disability Earnings* over the most recent three weeks to determine if *Your* claim should continue. If *We* average *Your Disability Earnings*, *We* will not terminate *Your* claim unless the average of *Your Disability Earnings* from the last three weeks exceeds 20% of *Your Weekly Earnings*.

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Doctor means a person legally licensed to practice medicine, psychiatry, psychology or psychotherapy, who is neither *You* nor a member of *Your* immediate family. A licensed medical practitioner is a *Doctor* if applicable state law requires that such practitioners be recognized for purposes of certification of *Disability*, and the treatment provided by the practitioner is within the scope of his or her license.

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Elimination Period means the number of calendar days at the beginning of a continuous period of *Disability* for which no benefits are payable. The *Elimination Period* is shown in the *Schedule of Benefits*.

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Employee means an *Actively at Work* employee whose principal employment is with the Employer, at the Employer's usual place of business or such place(s) that the Employer's normal course of business may require, who is *Actively at Work* for the minimum hours per week as stated in the Application and is reported on the Employer's records for Social Security and withholding tax purposes.

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Evidence of Insurability means a statement of *Your* medical history which *We* will use to determine if *You* are approved for coverage. *Evidence of Insurability* will be provided at *Our* expense.

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Evidence of Insurability Form means a form provided or approved by Us on which you provide a statement of your medical history.

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Gainful Employment or **Gainfully Employed** means the performance of any occupation for wages, remuneration or profit, for which *You* are qualified by education, training or experience on a full-time or part-time basis.

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Generally Accepted Medical Practice means care and treatment which is consistent with relevant guidelines of national medical, research and health care coverage organizations and governmental agencies.

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Gross STD Weekly Benefit means that benefit shown in the *Schedule of Benefits* which applies to *You*.

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Hospital means either of the following:

1. A licensed hospital which
 - a. maintains on the premises all facilities necessary for major surgical treatment,
 - b. provides such treatment on an inpatient basis for compensation under the full-time supervision of licensed physicians, and
 - c. provides 24-hour service by registered graduate nurses.
2. A free-standing surgical facility which maintains on the premises all facilities necessary for major surgical treatment.

The term *Hospital* does not include an institution which is primarily a place for rest or convalescence, a place for the aged, a nursing home, a place for the treatment of alcohol or drug abuse or any facility primarily affording custodial, educational, or rehabilitative care.

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Injury means bodily injury that is the direct result of an *Accident* and not related to any other cause. The *Injury* must occur, and *Disability* resulting from the *Injury* must begin while *You* are covered under the *Policy*. *Injury* that occurs before *You* are covered under the *Policy* will be treated as a *Sickness*.

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Male pronoun, whenever used, includes the female.

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Material and Substantial Duties means duties that:

1. are normally required for the performance of *Your Regular Occupation*; and
2. cannot be reasonably omitted or modified, except that if *You* are required to work on average in excess of 40 hours per week, *We* will consider *You* able to perform that requirement if *You* have the capacity to work 40 hours.

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Maximum Medical Improvement is the level at which, based on reasonable medical probability, further material recovery from, or lasting improvement to, an *Injury* or *Sickness* can no longer be reasonably anticipated.

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Maximum Period Payable, as shown in the *Schedule of Benefits*, means the longest period of time that *We* will make payments to *You* for any one period of *Disability*.

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Net STD Weekly Benefit means the *Gross STD Weekly Benefit* less the Deductible Sources of Income.

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Policyholder means the person, firm, or institution named in the Policy, including any covered subsidiaries or affiliates named in the Policy.

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Pre-existing Condition means a condition which;

1. was caused by, or results from a *Sickness* or *Injury* for which *You* received medical treatment, or advice was rendered, prescribed or recommended whether or not the *Sickness* was diagnosed at all or was misdiagnosed within 3 months prior to *Your* effective date; and
2. results in a *Disability* which begins in the first 12 months after *Your* effective date.

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Prior Policy means the group disability insurance policy issued to the *Policyholder* whose coverage terminated immediately prior to the Policy Effective Date.

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Regular Occupation means the occupation that *You* are routinely performing when *Your Disability* begins. *We* will look at *Your* occupation as it is normally performed in the national economy, instead of how the work tasks are performed for a specific *Policyholder* or at a specific location.

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Schedule of Benefits means the schedule which is a part of this certificate.

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Sickness means sickness or disease causing *Disability* which begins while *You* are covered under the Policy.

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STD means Short-Term Disability.

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STD Weekly Benefit means the *STD Weekly Benefit* shown in the *Schedule of Benefits* which applies to *You*.

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Waiting Period as shown in the *Schedule of Benefits* means the continuous length of time immediately before *Your* Effective Date during which *You* must be in an Eligible Class. Any period of time prior to the Policy Effective Date *You* were *Actively at Work* for *Your* Employer will count towards completion of the *Waiting Period*.

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Weekly Earnings will equal the greater of:

1. 1/52nd of *Your* last reported gross annual income from *Your Employer* in effect on the day immediately prior to *Your Date of Disability*; or
2. 1/52nd of *Your* gross annual income from *Your Employer* in effect on the September 1 immediately prior to *Your Date of Disability*.

It includes:

1. hazardous duty pay;
2. longevity pay;

3. employee contributions made through a salary reduction agreement with *Your* Employer to an IRC Section 401(k), 403(b), 501(c)(3), 457 deferred compensation plan, or any other qualified or non-qualified employee Retirement Plan or deferred compensation arrangement; and
4. amounts contributed to *Your* fringe benefits according to a salary reduction arrangement under an IRC Section 125 plan.

It does not include:

1. commissions;
2. bonuses;
3. overtime pay;
4. *Your* Employer's contribution on *Your* behalf to a Retirement Plan or deferred compensation arrangement; or
5. any other extra compensation.

00088 UTS (Rev. 1109)

We, Our and **Us** mean the Fort Dearborn Life Insurance Company, Chicago, Illinois.

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You, Your and **Yours** means the Employee to whom this certificate is issued and whose insurance is in force under the terms of the Policy.

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