# Schedule of Benefits

*(GR-9N S-01-001-01)*

| | |
|---|---|
| **Employer:** | **Granite School District** |
| **Group Policy Number:** | **GP-737408-GI** |
| **Issue Date:** | August 7, 2015 |
| **Effective Date:** | January 1, 2016 |
| **Schedule:** | 1A |
| **Cert Base:** | 1 |

For: Long Term Disability - Contracted Administrative and Middle Management Employees

# Long Term Disability Coverage *(GR 9N 05-001-01)*

## Schedule of Long Term Disability Benefits

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|---|---|
| **Elimination Period** | The first 120 days of a period of disability. |
| *(GR 9N 05-001-01)*<br>**Scheduled Monthly Benefit** | 60% of your monthly **predisability earnings** |
| *(GR 9N 05-001-01)*<br>Maximum Monthly Benefit Under this Plan (plus all other Income benefits) | $5,000 |
| Minimum Monthly Benefit<br>*(GR 9N 05-001-01)* | The greater of:<br>(a) $100; and<br>(b) 10% of your scheduled monthly benefit or, if less, 10% of the maximum monthly benefit |

### Benefits Actually Payable

Any monthly benefit actually payable to you by **Aetna** will be reduced by other Income benefits. For additional information regarding other income benefits, see your Booklet Certificate.

### Maximum Benefit Duration*

Your period of disability will end when the later of the following events occur:

- The calendar month when you reach normal retirement age, as determined by the 1983 Amended Social Security Normal Retirement Age; or
- The expiration of the number of months of disability, after the elimination period is met as figured from the following Schedule, if your disability starts on or after the date you reach age 62.

**Maximum Benefit Duration Schedule**

| Age When Period of Disability Starts | Months of Disability |
|---|---|
| 62 but less than 63 | 42 months |
| 63 but less than 64 | 36 months |
| 64 but less than 65 | 30 months |
| 65 but less than 66 | 24 months |
| 66 but less than 67 | 21 months |
| 67 but less than 68 | 18 months |
| 68 but less than 69 | 15 months |
| 69 and over | 12 months |

**1983 Amended Social Security Normal Retirement Age**

| Year of Birth | Normal Retirement Age |
|---|---|
| Before 1938 | 65 |
| 1938 | 65 and 2 months |
| 1939 | 65 and 4 months |
| 1940 | 65 and 6 months |
| 1941 | 65 and 8 months |
| 1942 | 65 and 10 months |
| 1943 to 1954 | 66 |
| 1955 | 66 and 2 months |
| 1956 | 66 and 4 months |
| 1957 | 66 and 6 months |
| 1958 | 66 and 8 months |
| 1959 | 66 and 10 months |
| After 1959 | 67 |

*Unless your disability ends earlier for one or more of the reasons stated in your Booklet-Certificate.

# General *(GR-9N S-28-01)*

This *Schedule of Benefits* replaces any similar *Schedule of Benefits* previously in effect under your plan of long term disability benefits. Requests for coverage other than that to which you are entitled in accordance with this *Schedule of Benefits* cannot be accepted. This Schedule is part of your Booklet-Certificate and should be kept with your Booklet-Certificate form GR-9N. Coverage is underwritten by Aetna Life Insurance Company.