Plan Highlights

Group Long Term Disability Insurance

Jireh **Semiconductor Incorporated**

COVERAGE

Disability income protection insurance provides a benefit for long term disability resulting from a covered injury or sickness. Benefits begin at the end of the elimination period and continue while you are disabled up to the maximum benefit duration.

ELIGIBILITY

All Active Full-Time Jerih Semiconductor Employees working 30 hours or more per week, except for any person working on a temporary or seasonal basis.

CONTRIBUTION REQUIREMENTS

Coverage is 100% Employee Paid.

ELIMINATION PERIOD

90 consecutive days of total disability.

BENEFIT AMOUNT

The benefit amount is equal to 60% of your monthly covered earnings, from a minimum of $100, to a maximum benefit of $10,000 per month.

MAXIMUM BENEFIT DURATION

Benefits will not extend beyond the longer of your Social Security Normal Retirement Age or Duration of Benefits below:

Age at Disablement	Duration of Benefits
61 or less	To Age 65
62	3 1/2 Years
63	3 Years
64	2 1/2 Years
65	2 Years
66	1 3/4 Years
67	1 1/2 Years
68	1 1/4 Years
69 or more	1 Year

RATES

See attached Rate Sheet

FEATURES

▶ Extended Disability Benefit
▶ Military Services Leave of Absence
▶ Interruption and Recurrent Provisions
▶ Own Occupation Coverage – 24 Months
▶ Rehabilitation Provision
▶ Residual and Partial Disability
▶ Specific Indemnity Benefit
▶ Survivor Benefit – 3 months
▶ Transfer of Coverage Provision
▶ Work Incentive & Child Care Provisions
▶ Worksite Modification Benefit

VALUE-ADDED SERVICES

▶ Travel Assistance Services
▶ ID Theft Recovery Services

LIMITATIONS

▶ Pre-Existing Condition Limitation: 3/12
▶ Mental & Nervous Limitation – 24 months outpatient
▶ Substance Abuse Limitation – 24 months
▶ Offsets: your benefit may be reduced by other income sources such as, but not limited to, Social Security, Workers Compensation, State Disability Plans

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The benefit amount is equal to 60% of your monthly covered earnings, to a maximum benefit of $10,000 per month.

To calculate your monthly payroll deduction, use the formula indicated below:

Age	Rate per $100 of covered payroll
18-24	$0.135
25-29	$0.113
30-34	$0.133
35-39	$0.209
40-44	$0.290
45-49	$0.605
50-54	$0.725
55-59	$0.780
60-64	$0.690
65-69	$1.998
70+	$1.998

1. Enter your **Annual Earnings**.   1. $ _____

2. **Divide** your annual earnings by 12 (monthly earnings). Average monthly income cannot exceed **$16,667**.   2. $ _____

3. Find your rate from the age table displayed.   3. $ _____

4. **Multiply** the amount on Line 2 by the appropriate rate for your age entered on Line 3.   4. $ _____

5. **Divide** the amount on Line 4 by 100 and enter the amount on Line 5 to get your **monthly payroll deduction**.   5. $ _____

Example Calculation: Jane Smith is age 35.

1. Enter your **Annual Earnings**.   1. $ _____50,000_____

2. **Divide** your annual earnings by 12 (monthly earnings). Average monthly income cannot exceed **$16,667**.   2. $ _____4,167_____ (monthly earnings)

3. Find your rate from the age table displayed.   3. $ _____0.209_____

4. **Multiply** the amount on Line 2 by the appropriate rate for your age entered on Line 3.   4. $ _____870.90_____

5. **Divide** the amount on Line 4 by 100 and enter the amount on Line 5 to get your **monthly payroll deduction**.   5. $ _____8.71_____ (monthly payroll deduction)