



# Oldcastle, Inc. Long term Disability Insurance Plan Highlights

Who is eligible?	You may be eligible for long term disability coverage if you are a full time active employee in the United States working a minimum of 30 hours per week. However, you may not be covered if you are represented by a union that does not participate in the national LTD program as part of a collected bargaining agreement for different LTD benefits.
Who pays for the coverage?	Oldcastle, Inc.
What is my monthly benefit amount?	If you meet the definition of disability, you could receive a monthly benefit equal to 60% of your base monthly earnings, to a maximum of \$10,000 per month.
How do I report a disability claim?	Telephonically 1-866-215-1720 or online at <a href="http://www.unum.com">www.unum.com</a> . If you are receiving benefits for STD, your claim will be transferred to LTD automatically. If you are on Workers Compensation, you will need to initiate a LTD claim if you have missed 90 days and expected to continue to be disabled.
How long do I have to wait to receive benefits?	<p>The Elimination Period is the length of time of continuous disability which must be satisfied before you are eligible to receive benefits.</p> <p>LTD benefits would begin after 180 days of disability, or after short term disability benefits end, whichever is later.</p> <p>During your elimination period you will be considered disabled if you are limited from performing the material and substantial duties of your regular occupation due to your sickness or injury, and you are under the regular care of a physician. You are not required to have a 20% or more earnings loss to be considered disabled during the elimination period due to the same sickness or injury.</p>
When would I be considered disabled?	<p>You are disabled when Unum determines that:</p> <ul style="list-style-type: none"> <li>• you are limited from performing the material and substantial duties of your regular occupation; and</li> <li>• you have a 20% or more loss in indexed monthly earnings due to the same sickness or injury.</li> <li>• After benefits have been paid for 12 months, you are disabled when Unum determines that due to the same sickness or injury, you are unable to perform the duties of any gainful occupation for which you are reasonably fitted by education, training or experience.</li> </ul> <p>You must be under the regular care of a physician in order to be considered disabled.</p>
How long will my benefits last?	Your duration of benefits is based on your age when the disability occurs. Your LTD benefits are payable for the period during which you continue to meet the definition of disability up to the Social Security Normal Retirement Age. If your disability occurs at or after age 62, benefits would be paid for a reduced period of time.



When is my coverage effective?	Your effective date for the new Long Term Disability Plan will be January 1, 2016. If you are disabled and receiving Long Term Disability benefits from a plan prior to January 1, 2016, you will continue to be covered under the prior plan.
How are my benefits calculated?	<p>For Salaried employees, your benefit calculation is determined by looking at your gross monthly income in effect as of October 1<sup>st</sup> of the prior year.</p> <p>For Hourly employees, your benefit calculation is determined using your hourly rate of pay as of October 1<sup>st</sup> of the prior year multiplied by 2080 hours and then divided by 12 months.</p> <p>For Commissioned employees your gross monthly income from your Employer in effect as of October 1<sup>st</sup> of the prior calendar year just prior to your date of disability. It is calculated as the sum of your annual base salary (if applicable) as of October 1<sup>st</sup> and income actually received from commissions for the period of October 1<sup>st</sup> through September 30<sup>th</sup> of the prior calendar year divided by 12 months.</p>
Am I eligible for benefits under the LTD plan if I am on a temporary layoff or approved leave of absence?	If you are absent and remain in an active status due to temporary layoff or approved leave of absence, coverage is continued for up to six months from the date the layoff or leave of absence begins.
Can my benefit be reduced?	Your disability benefit may be reduced by deductible sources of income and any earnings you have while disabled. Deductible sources of income may include such items as disability income or other amounts you receive or are entitled to receive under: workers compensation or similar occupational benefit laws; state compulsory benefit laws; automobile liability and no fault insurance; certain retirement plans; salary continuation or sick leave plans; other group or association disability programs or insurance; and amounts you or your family receive or are entitled to receive from Social Security or similar governmental programs.
What if I work in NY, NJ, HI, CA, or RI?	If you work in any of these states your LTD benefit could be coordinated with the State Disability benefit. Your LTD benefit will be reduced by the amount you are eligible to receive for State Disability.
Can I receive rehabilitation and return-to-work services?	<p>Unum has a vocational Rehabilitation and Return to Work Assistance program available to assist you in returning to work. We will make the final determination of your eligibility for participation in the program, and will provide you with a written Rehabilitation and Return to Work Assistance plan developed specifically for you. This program may include, but is not limited to the following benefits:</p> <ul style="list-style-type: none"> <li>• coordination with your Employer to assist your return to work;</li> <li>• adaptive equipment or job accommodations to allow you to work;</li> <li>• vocational evaluation to determine how your disability may impact your employment options;</li> <li>• job placement services;</li> <li>• resume preparation;</li> <li>• job seeking skills training; or</li> <li>• education and retraining expenses for a new occupation.</li> </ul> <p>If you are participating in a Rehabilitation and Return to Work Assistance program, we will also pay an additional disability benefit of 10% of your gross disability payment to a maximum of \$1,000 per month. In addition, we will make monthly payments to you for 3 months following the date your disability ends, if we determine you are no longer disabled while:</p>

	<ul style="list-style-type: none"> <li>• you are participating in a Rehabilitation and Return to Work Assistance program; and</li> <li>• you are not able to find employment.</li> </ul>
How will payment for benefits be received?	Unum will be issuing your monthly LTD benefit check.
Are my benefits taxed?	No. Oldcastle will apply the premium for the LTD benefit to your taxable earnings, making the LTD monthly benefit tax free to you.
What is not covered?	<p>Benefits would not be paid for disabilities caused by, contributed to by, or resulting from:</p> <ul style="list-style-type: none"> <li>• War, declared or undeclared or any act of war;</li> <li>• Active participation in a riot;</li> <li>• Intentionally self-inflicted injuries;</li> <li>• Loss of professional license, occupational license or certification;</li> <li>• Attempted or commission of a crime;</li> <li>• Any period of disability during which are incarcerated;</li> <li>• Pre-existing condition (see definition below)</li> </ul> <p>You have a pre-existing condition if:</p> <ul style="list-style-type: none"> <li>• you received medical treatment, consultation, care or services including diagnostic measures, or took prescribed drugs or medicines in the 3 months just prior to your effective date of coverage; and</li> <li>• the disability begins in the first 12 months after your effective date of coverage.</li> </ul>
What benefit is available for a Mental Nervous type of claim?	The lifetime cumulative maximum benefit period for all disabilities due to mental illness and disabilities based primarily on self-reported symptoms is 12 months. Only 12 months of benefits will be paid for any combination of such disabilities even if the disabilities are not continuous and/or are not related. Payments would continue beyond 12 months only if you are confined to a hospital or institution as a result of the disability.
When does my coverage end?	<p>Your coverage under the policy ends on the earliest of:</p> <ul style="list-style-type: none"> <li>• The date the policy or plan is cancelled;</li> <li>• The date you no longer are in an eligible group;</li> <li>• The date your eligible group is no longer covered;</li> <li>• The last day of the period for which you made any required contributions;</li> <li>• The last day you are in active employment except as provided under the covered layoff or leave of absence provision.</li> </ul> <p>Unum will provide coverage for a payable claim which occurs while you are covered under the policy or plan.</p>
What is the Survivor Benefit?	<p>Unum will pay your eligible survivor a lump sum benefit equal to 3 months of your gross disability payment.</p> <p>This benefit will be paid if, on the date of your death, your disability had</p>

	<p>continued for 180 or more consecutive days, and you were receiving or were entitled to receive payments under the plan. If you have no eligible survivors, payment will be made to your estate, unless there is none. In this case, no payment will be made. However, we will first apply the survivor benefit to any overpayment which may exist on your claim.</p> <p>You may receive your survivor benefit prior to your death if you have been diagnosed as terminally ill, your life expectancy has been reduced to less than 12 months, and you are receiving monthly payments. If you elect to receive this benefit, no survivor benefit will be payable to your eligible survivor upon your death.</p>
<p>What if I am not working when the coverage goes into effect on January 1, 2016?</p>	<p>Insurance will be delayed if you are not in active employment status because of an injury, sickness, or leave of absence on the date that coverage would otherwise become effective.</p>

You are considered in active employment, if on the day you apply for coverage, you are being paid regularly by your employer for the required minimum hours each week and you are performing the material and substantial duties of your regular occupation.

This information is not intended to be a complete description of the insurance coverage available. The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable. For complete details of coverage and availability, please refer to the Long Term Disability Summary Plan Description located at <https://www.benefitsolver.com>.

Underwritten by Unum Life Insurance Company of America, Portland, Maine

© 2015 Unum Group. All rights reserved. Unum is a registered trademark and marketing brand of Unum Group and its insuring subsidiaries.

FOR EMPLOYEES