SUSE LLC provides this valuable benefit at no cost to you.

Full-Time Employees Electing To Pay Premium On Either a Post-Tax or Pre-Tax Basis

Long-Term Disability Insurance

Keep getting a check when you're hurt or sick.

You always have bills to pay, even when you can't get to work due to injury, illness, or surgery. Long-term disability insurance helps you make ends meet during this difficult time.

AT A GLANCE:

- A cash benefit of 60% of your monthly salary (up to $12,500) starting after a period of 90 consecutive days of disability, and continues up to the maximum benefit period:

Age at Disability	Maximum Benefit Period
Less than age 60	Greater of Social Security Normal Retirement age or to age 65 (but not less than 5 years)
60	60 months
61	48 months
62	42 months
63	36 months
64	30 months
65	24 months
66	21 months
67	18 months
68	15 months
69 and over	12 months

- Includes *EmployeeConnect*® EAP services, which give you and your family confidential access to counselors as well as personal, legal, and financial assistance.
  - Program Services include:
    - Unlimited, 24/7 access to information and referrals
    - In-person help for short-term issues; up to five sessions with a counselor per person, per issue, per year.
    - One free consultation with a network attorney (with subsequent meetings at a reduced fee)
    - One free consultation with a financial counselor
    - Online tools, tutorials, videos and much more

ADDITIONAL DETAILS

Pre-existing Condition: If you have a medical condition that begins before your coverage takes effect, and you receive treatment for this condition within the three months leading up to your coverage start date, you may not be eligible for benefits for that condition until you have been covered by the plan for 12 months.

Contributions: Premium contributions will either be included, or not included, in your income, based on your election. For purposes of filing your Federal Income Tax Return, this means that under the law as of the date this Policy was issued, your Monthly Benefit might be treated as non-taxable if you elect to include the Premium in your gross income or as taxable if you elect not to include the Premium in your gross income. It is recommended that you contact your personal tax advisor. Any change in the contribution basis may affect the tax treatment for these benefits

For complete benefit descriptions, limitations, and exclusions, refer to the certificate of coverage.

This is not intended as a complete description of the insurance coverage offered. Controlling provisions are provided in the policy, and this summary does not modify those provisions or the insurance in any way. This is not a binding contract. A certificate of coverage will be made available to you that describes the benefits in greater detail. Refer to your certificate for your maximum benefit amounts. Should there be a difference between this summary and the contract, the contract will govern.

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