GROUP LONG-TERM DISABILITY CERTIFICATE SUMMARY

This summary describes some of the terms and conditions of the Policy. For a complete description of the terms and conditions of the Policy, refer to the appropriate section of the Certificate, available from the Policyholder. A person is not necessarily entitled to insurance because he or she received this summary. A person is only entitled to insurance if he or she is eligible in accordance with the terms of the Policy. This summary was published on August 19, 2019.

POLICY INFORMATION

Policyholder: Metropolitan Community College
Policy Effective Date: September 1, 2019
Policy Anniversary: September 1
Policy Number: GLTD-BL3Y
Group Number: G000BL3Y
Classification: All Eligible ACF Employees
Minimum Work Hours Required: 30 hours per week
Eligibility Present Waiting Period: 31 days
Eligibility Future Waiting Period: 31 days
When Insurance Begins: the first day of the month that follows the day the Employee becomes eligible. Additional eligibility conditions apply as described in the Certificate.
Elimination Period: The later of:
   a) 90 calendar days; or
   b) the date Your short-term Disability ends.

BENEFITS

Monthly Benefit Percentage: 60%/70% All-Source
Maximum Monthly Benefit: $8,500
Minimum Monthly Benefit: $100/10%

<table>
<thead>
<tr>
<th>Age at Disability</th>
<th>Maximum Benefit Period</th>
</tr>
</thead>
<tbody>
<tr>
<td>61 or less</td>
<td>to age 65, Your SSNRA, or 3 years and 6 months, whichever is longest;</td>
</tr>
<tr>
<td>62</td>
<td>Your SSNRA, or 3 years and 6 months, whichever is longer;</td>
</tr>
<tr>
<td>63</td>
<td>Your SSNRA, or 3 years, whichever is longer;</td>
</tr>
<tr>
<td>64</td>
<td>Your SSNRA, or 2 years and 6 months, whichever is longer;</td>
</tr>
<tr>
<td>65</td>
<td>2 years;</td>
</tr>
<tr>
<td>66</td>
<td>1 year and 9 months;</td>
</tr>
<tr>
<td>67</td>
<td>1 year and 6 months;</td>
</tr>
<tr>
<td>68</td>
<td>1 year and 3 months;</td>
</tr>
<tr>
<td>69 or older</td>
<td>1 year.</td>
</tr>
</tbody>
</table>

Own Occupation Definition: 3 years
Family Care Benefit: Included
Retirement Income Protection: 17% not to exceed $5,000
Survivor Benefit: 6 months
Vocational Rehabilitation Benefit: Voluntary 10%

**LIMITATIONS/EXCLUSIONS**

Pre-existing Condition Exclusion: 3/12