

Long-Term Disability (LTD)

INFORMATION SHEET

ENTERPRISE HOLDINGS.

For Full-Time U.S. Employees

8/09

Long-Term Disability (LTD) coverage is designed to provide you with a portion of your income if you are disabled for a long period of time and cannot work. After you have been disabled for 90 days, LTD payments begin and you receive the lesser of:

- 60 percent of your pre-disability pay,
- OR
- 70 percent of your pre-disability pay minus other income benefits.

For questions on Long-Term Disability benefits, call Unum:
800-858-6843

Policy #373147-001
Unum is the Long-Term Disability provider for Enterprise Holdings.

What do I do for the first 90 days of disability? *The first 90 days of disability may be covered under the ChoiceTime, sick leave, and vacation policies. Take a look at the 3-step example below. The amount of ChoiceTime, sick leave, and vacation available to you depends on your job level and years of service. Contact your Human Resources department with any questions.*

1 Paid Time Off

Exhaust all of your paid time off.

After becoming disabled, you must first use up all of your paid time off in this order:

- 1) Up to three ChoiceTime days
- 2) Sick leave
- 3) Remaining ChoiceTime days
- 4) Vacation

You must apply all of your paid time off against the 12-week maximum unpaid leave which is available to you under the federal Family and Medical Leave Act (FMLA).

Example:

Accumulate your available paid time off:

$$\begin{aligned} & \text{Five ChoiceTime days} = (5 \text{ days}) \\ & + \text{Five weeks sick leave} = (25 \text{ days}) \\ & + \text{One week of vacation} = (5 \text{ days}) \\ & = 7 \text{ weeks paid time off} = (35 \text{ days}) \end{aligned}$$

Apply your available paid time off against FMLA 12-week maximum unpaid leave:

$$\begin{aligned} & 12 \text{ weeks maximum under unpaid FMLA} \\ & - 7 \text{ weeks paid time off} \\ & = 5 \text{ weeks remaining of unpaid FMLA} \end{aligned}$$

(Continue to Box 2)

2 Unpaid Time Off (12 weeks FMLA)

Exhaust the remaining balance of your unpaid FMLA. *(If necessary. See note below.)*

Employees who qualify* are entitled up to a combined total of 12 weeks of unpaid leave per rolling 12-month period under the federal Family and Medical Leave Act (FMLA). *(Using the example in Box 1, you have 5 weeks of unpaid FMLA leave remaining and available to you.)*

**Qualified Enterprise Holdings employees are those with at least one year of service who have worked a minimum of 1250 hours during the year before the leave is requested.*

What happens to my medical coverage?

During the 12-week maximum under FMLA, you will continue to be covered under the Enterprise Holdings medical, dental, prescription drug, vision, flexible spending accounts, and optional life insurance plans (if you are currently enrolled in these plans) and you will continue to pay your premiums through payroll deduction during your paid leave, (i.e., paid ChoiceTime, sick leave, and vacation). Once you have exhausted all of your paid time off or your paycheck can no longer cover the premium amount, you will be responsible for paying the full monthly cost of your premiums to Enterprise Holdings from some other source of income. Monthly premium payments are due in full on or before the last day of the month prior to the month for which coverage is desired.

3 Collect Long-Term Disability

After 90 days, you may begin to collect Long-Term Disability.

It has now been 90 days. You have exhausted all of your paid time off (ChoiceTime, sick leave, and vacation) and your remaining FMLA unpaid leave. You will now begin to receive LTD benefits.

After the 90th day of leave, you will become ineligible to participate in the medical, dental, prescription drug, vision, flexible spending accounts, and optional life insurance plans. All company-paid benefits such as basic life, AD&D, and LifeManagement will also terminate. Upon termination of benefits, you will be offered the opportunity to continue medical, dental, prescription drug, vision, and health care spending account (HCSA) coverage through COBRA and will be required to pay the entire cost of COBRA coverage retroactive to the loss of coverage, plus any administrative fees. Once employment status has been terminated, you will be able to remove funds from the Enterprise Retirement Savings Plan. Otherwise, it is only after you are approved for Social Security Disability Income (SSDI), that funds are removable.

NOTE: Please refer to your Employee Handbook for information on extending COBRA coverage an additional 11 months if approved for SSDI.

Long-Term Disability Paperwork and Time Frames

It is up to you to notify your Human Resources department within 30 days of your disability. Your Human Resources department will provide the forms you need to supply proof of disability. These forms must be returned to your Human Resources department within 90 days after the end of the month in which you become disabled. All LTD claims must contain proof of disability, the date disability started, the cause of disability, and how serious the disability is.

Under no circumstances will LTD benefits be paid until you have provided proof of disability and you have been disabled for 90 calendar days.

It is advisable for you to begin LTD paperwork as soon as you know that your disability will go beyond 90 days. This will aid in assuring that LTD benefits are not delayed. Contact your Human Resources department with any questions or to obtain LTD forms.