

HIGHLIGHTS OF LONG TERM DISABILITY INSURANCE BENEFITS FOR EMPLOYEES OF: TRIANGLE ORTHOPAEDIC ASSOCIATES, P.A.

LONG-TERM DISABILITY BENEFITS

All active, Full-time Managers, Physical Therapists, Physician Assistants, Nurse Practitioners, Physical Therapists Assistants, IT Specialists, Financial Analysts and Occupational Therapists of the Employer regularly working a minimum of 34 hours per week.

ELIGIBILITY

All active Full-time Employees of the Employer regularly working a minimum of 34 hours per week excluding Non Share-holder Physicians hired prior to July 1, 2007, Shareholder Physicians, CEO, CFO, COO, CAO, PhD's, Managers, Physical Therapists, Physician Assistants, Nurse Practitioners, Physical Therapists Assistants, IT Specialists, Financial Analysts and Occupational Therapists.

MONTHLY BENEFIT PERCENTAGE -

60%

MONTHLY MAXIMUM BENEFIT

\$10,000

MINIMUM BENEFIT

The greater of \$100 or 10% of benefit

BENEFIT WAITING PERIOD

90 Days

TRIAL WORK DAYS DURING THE BENEFIT WAITING PERIOD

No Limit on Trial Work Days during the benefit waiting period

MAXIMUM BENEFIT DURATION

Social Security Normal Retirement Age (SSNRA)

DEFINITION OF DISABILITY

2 Year Own Occupation/Any Occupation

EMPLOYER CONTRIBUTION

100%/Taxable Benefit

COVERED EARNINGS DEFINITION

Prior Year's W2

RETURN TO WORK INCENTIVE

Allows up to 100% income replacement for 24 months while receiving benefits under this plan.

INTEGRATION TYPE

Some types of income are considered offsets from the amount CIGNA will pay. Some examples are Worker's Compensation, Social Security, or other group disability benefits

SURVIVORS BENEFITS

3 months lump sum after a 3 month waiting period

LIMITED BENEFIT PERIODS

Benefits for Mental & Nervous & Substance Abuse claims are limited to 2 years.

PRE-EXISTING CONDITION LIMITATION

3/12

This highlight sheet is intended to provide an overview of the benefits available from your employer, and is *not* a complete description of plan provisions. Receipt of this sheet does *not* certify eligibility for benefits under this plan. Should there be differences between this summary and the contract, the contract will govern.

Coverage Underwritten by Life Insurance Company of North America