Long Term Disability Benefit Highlights

Eligibility: Each active Certificated employee with less than five years of service; and Classified Administrative/Manager who is regularly scheduled to work 20 hours or more per week.

Elimination Period: Benefit will begin after the greater of 180 days or Accumulated Sick Leave

Benefit Percentage: 66-2/3% of basic monthly earnings

Maximum Benefit: $7,000 per month

Employee Contribution: None

Benefit Duration:

<table>
<thead>
<tr>
<th>Age of Disability</th>
<th>Prior to age 63</th>
<th>63</th>
<th>64</th>
<th>65</th>
<th>66</th>
<th>67</th>
<th>68</th>
<th>69+</th>
</tr>
</thead>
<tbody>
<tr>
<td>Duration of Payments</td>
<td>To normal retirement age* or 42 months if greater</td>
<td>36</td>
<td>30</td>
<td>24</td>
<td>21</td>
<td>18</td>
<td>15</td>
<td>12</td>
</tr>
</tbody>
</table>

* Normal Retirement Age means the Social Security Normal Retirement Age as stated in the 1983 revision of the United States Social Security Act.

Survivor Income Benefit: If you die while receiving benefits under this plan, a survivor benefit will be payable to your spouse, child(ren), or estate. The benefit is one payment of three times your monthly benefit.

Pre-existing Condition Limitation: Look-back Period: Benefits are not payable for care received during the 3 months preceding the date your plan goes into effect.

Treatment Free Period: Benefits may be paid if you received no treatment for 3 consecutive month from the date coverage begins.

Insured Period: Benefits may be paid if your disability begins on or after the last day of a 12 month period during which you’ve been insured.

Offsets: Disability benefits are offset if you receive income as a result of your disability such as California SDI.

This Benefit Highlights Sheet explain the general purposes of the insurance described, but in no way change or affect the policy as actually issued. In the event of any discrepancy between this document and the policy, the terms of the policy apply. Complete coverage information is in the certificate of insurance booklet issued to each insured individual. Please read it carefully and keep it in a safe place with your other important papers.