CABRILLO COMMUNITY COLLEGE

Long Term Disability Benefit Highlights

Eligibility: Each active Classified and Confidential employee 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: $5,000 per month

Employee Contribution: None

Benefit Duration: Maximum duration of benefits table

<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 Workers’ Compensation.