

✓ "Total Disability". A Plan Participant is considered "Totally Disabled" if:

a. Occupation Test for Non-Fire and Non-Policy Personnel:

The Plan Participant is under the regular care and attendance of a Licensed Physician (other than him or herself) and unable to perform the material duties of his or her regular occupation or employment.

While a Plan Participant meets these requirements, limited employment will not interrupt the Qualifying Period or the Period of Total Disability.

✓ b. Occupation Test for Fire and Police Department Personnel:

(1) during the first 36 months of any One Period of Total Disability, the Person Insured is under the regular care and attendance of a Licensed Physician (other than him or herself) and unable to perform the material duties of his or her regular occupation or employment, and;

✓ (2) after the first 36 months of any One Period of Total Disability, the Person Insured is unable to perform the material duties of any and every gainful occupation or employment for which the person is or becomes reasonably fitted by education, training or experience.

c. Earnings Test-Partial Disability

If a Plan Participant is working, and is not disabled by the Occupation Test definition of Total Disability, we will consider the Plan Participant to be "Totally Disabled" during any month when he or she is not able, because of Injury, sickness or pregnancy, to earn more than 80% of his or her Monthly Earnings. In determining how much the Plan Participant is earning, we will consider wages, salary, commissions and similar pay from any gainful work (including partnership profits, where applicable), whether the compensation is paid in regular installments or in a lump sum, and any other income he or she receives or is eligible to receive. Any lump sum payment will be pro-rated over the period of time for which the payment accrued.

The Monthly Earnings figure used to determine Total Disability is increased by 7.5% on each anniversary of the date of disability for the duration of One Period of Total Disability. This amount is used solely to determine Total Disability until the next anniversary.

If any pro-rated payment plus other earnings received during any month is more than 80% of Monthly Earnings, the Plan Participant will not be considered Totally disabled for that month.

Other definitions which are important to a full understanding of This Coverage appear on the "General Definitions" pages.

