



Enterprise Holdings, Inc. Long term disability insurance plan highlights through RBC Insurance

373147-002

Please read carefully the following description of your RBC Long Term Disability Income Protection insurance plan.

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| Who is eligible? | <p>All permanent full time Employees of Enterprise Holdings, Including Montreal Union MT1 and MT2 and Toronto Unions TN1, TN2, and TN4, excluding the Vancouver Union Employees in active employment in Canada with the Employer</p> <p>All part-time Employees of Enterprise Holdings, Inc. in the Province of Saskatchewan, in active employment in Canada with the Employer</p> <p>You must be working the required minimum hours as outlined in the Contract.</p> |
| What is my monthly benefit amount? | <p>Your employer is providing a benefit of the lesser of :</p> <ul style="list-style-type: none"> • 60% of your pre-tax monthly earnings, less 100% of direct deductible sources of income • If the monthly benefit is taxable, 85% of your pre-tax monthly earnings, less 100% of direct and indirect deductible sources of income • The maximum of \$12,500. |
| How long do I have to wait to receive benefits? | <p>The elimination period is the length of time you must be continuously disabled before you can receive benefits.</p> <p>You could begin receiving LTD benefits if, after the later of 90 days or the date your accumulated sick leave or salary continuation payments end and you are still disabled (as described in the definition of disability).</p> |
| How long will my benefits last? | <p>Your duration of benefits is based on your age when the disability occurs. Your LTD benefits are payable for the period during which you continue to meet the definition of disability. Benefits are payable to age 65 if your age at disability is under 64. If your age at disability is between age 64 and 65, the maximum benefit period is 1 year.</p> |
| When is my coverage effective? | <p>If you are working for your Employer in an eligible group, the date you are eligible for coverage is the later of:</p> <ul style="list-style-type: none"> - the plan effective date; or - the day after you complete your waiting period. |
| What if I am out of work when the coverage goes into effect? | <p>Insurance will be delayed if you are not in active employment because of an injury, sickness, temporary layoff, or leave of absence on the date that insurance would otherwise become effective.</p> |
| What is my maximum monthly benefit amount? | <p>Your total monthly benefit (including all benefits provided under this plan) will not exceed 100% of your monthly earnings, unless the excess amount is payable as a Cost of Living Adjustment. However, if you are participating in RBC Insurance's Rehabilitation and Return to Work Assistance program, your total monthly benefit (including all benefits provided under this plan) will not exceed 110% of your monthly earnings (unless the excess amount is payable as a Cost</p> |



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| | of Living Adjustment). |
| Can my benefit be reduced? | Your disability benefit may be reduced by deductible sources of income and any earnings you have while disabled. Deductible sources of income may include such items as disability income or other amounts you receive or are entitled to receive under: workers' compensation or similar occupational benefit laws; compulsory benefit act or legislation; automobile liability and no fault insurance; legal judgments and settlements; certain retirement plans; other group or association disability programs or insurance; and amounts you or your family receive or are entitled to receive from the Canada Pension Plan, Quebec Pension Plan or similar governmental programs. |
| When would I be considered disabled? | <p>You are disabled when RBC determines that:</p> <ul style="list-style-type: none"> • you are limited from performing the material and substantial duties of your regular occupation* due to sickness or injury; and • you have a 20% or more loss of indexed monthly earnings due to the same sickness or injury. <p>After 24 months, you are disabled when RBC determines that due to the same sickness or injury, you are unable to perform the duties of any gainful occupation for which you are reasonably fitted by education, training or experience.</p> <p>The loss of a professional or occupational license or certification does not, in itself, constitute disability.</p> <p>You must be under the regular care of a physician.</p> |
| What does "gainful occupation" mean? | Gainful occupation means an occupation that is expected to provide, within 12 months of your return to work, an income that exceeds: 80% of your indexed monthly earnings, if you are working; or 60% of your indexed monthly earnings, if you are not working. |
| Can I receive rehabilitation and return-to-work services? | If you are deemed eligible and are participating in the program, RBC will pay an additional benefit of 10% of your gross disability payment to a maximum of \$1,000 per month. |
| What other services are available? | If you are disabled, participating in the rehabilitation and return-to-work assistance program, and have dependent care expenses, you may also receive the dependent care expense benefit — \$350 per dependent per month, to a monthly maximum of \$1,000 for all eligible dependents combined. |
| What happens if I die while receiving disability benefits? | <p>Your eligible survivor will receive a lump-sum benefit equal to three months of your gross disability payment if, on the date of your death, you had been disabled for 180 or more consecutive days, and you were receiving or were entitled to receive payments under the plan.</p> <p>You may request this benefit early if you have been diagnosed with a terminal illness resulting in a life expectancy of less than 12 months, and you are receiving monthly payments. If you choose to receive this benefit, no survivor benefit will be payable to your eligible survivor upon your death.</p> |
| What is not covered? | Benefits would not be paid for disabilities caused by, contributed to by, or resulting from: |

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| | <ul style="list-style-type: none"> • Intentionally self-inflicted injuries; • Active participation in a riot; • War, declared or undeclared or any act of war; • Commission of a crime for which you have been convicted; • Loss of professional license, occupational license or certification; or • Pre-existing conditions (see pre-existing condition section) <p>The loss of a professional or occupational license does not, in itself, constitute disability.</p> <p>RBC will not pay a benefit for any period of disability during which you are incarcerated.</p> |
| <p>What is considered a pre-existing condition?</p> | <p>You have a pre-existing condition if:</p> <ul style="list-style-type: none"> • you received medical treatment, consultation, care or services including diagnostic measures, or took prescribed drugs or medicines in the 3 months just prior to your effective date of coverage; and • the disability begins in the first 12 months after your effective date of coverage. |
| <p>When does my coverage end?</p> | <p>Your coverage under the policy ends on the earliest of the following:</p> <ul style="list-style-type: none"> • The date the policy or plan is cancelled; • The date you no longer are in an eligible group; • The date your eligible group is no longer covered; • The last day of the period for which you made any required contributions; • The last day you are in active employment except as provided under the covered layoff or leave of absence provision. <p>Please see your plan administrator for further information on these provisions.</p> <p>RBC will provide coverage for a payable claim which occurs while you are covered under the policy or plan.</p> |

This plan highlight is a summary provided to help you understand your insurance coverage from RBC. If the terms of this plan highlight summary differ from your policy, the policy will govern.

Underwritten by Unum Life Insurance Company of America, Portland, Maine

This information is not intended to be a complete description of the insurance coverage available. The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable. For complete details of coverage and availability, please refer to Policy Form C.FP-1 et al, or contact your RBC representative.

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