

VOLUNTARY GROUP SHORT-TERM DISABILITY (STD) PROGRAM SUMMARY for QUEST GLOBAL, INC. - #F013731

An economical way of planning for potential loss of income. Today, most Americans would not be able to make payments on their homes or keep their family financially stable without their current salary. Voluntary Group Short-Term Disability (STD) is the answer! It is a convenient, economical way of securing an income while out of work from an unexpected accidental injury or illness. Voluntary Group STD is a guaranteed issue coverage, which requires no health questionnaires to complete.

Eligibility	All Eligible Active Full Time Employees
Group STD Benefit	\$50 - \$1,500, in \$100 increments, not to exceed 60% of weekly earnings.
Weekly Maximum Benefit	\$1,500
Benefits Are Payable On	15th Day for Accident 15th Day for Sickness
Maximum Benefit Period	26 Weeks or until LTD begins, whichever is earlier
Employee Contribution	100%
Total Disability	Total Disability means that due to Injury or Sickness the employee is unable to perform all of the material and substantial duties of the employee's regular occupation, and the employee's disability earnings, if any, are less than the percentage (20%) of the employee's pre-disability weekly earnings.
Partial Disability	Partial Disability means that during the elimination period the employee is able to perform some, but not all, of the material and substantial duties of the employee's regular occupation. After the elimination period, partial disability means that due to injury or sickness the employee is able to perform some but not all of the material and substantial duties of the employee's regular occupation, and the employee's disability earnings, if any are at least the minimum percentage (20%), but less than the maximum percentage of the employee's pre-disability weekly earnings (80%).
Pre-Existing Conditions Limitation	A pre-existing condition is a sickness or injury for which you have received treatment within 12 months prior to your effective date. Any disability contributed to or caused by a Pre-Existing Condition within the first 12 months of your effective date will not be covered

Exclusions - We will not pay benefits for any loss or disability caused by, resulting from, arising out of or substantially contributed to, directly by any one or more of the following:

1. Loss of professional license, occupational license or certification;
2. Commission of, participation in, or an attempt to commit an assault or felony;
3. Intentionally self-inflicted injuries;
4. Attempted suicide, regardless of mental capacity;
5. Cosmetic surgery except when required due to injury or illness;
6. Occupational sickness or injury.
7. Participation in a war, declared or undeclared, or any act of war.

Additional Features	<ul style="list-style-type: none"> ▪ Survivor Benefit ▪ Work Incentive Benefit ▪ Worksite Modification Benefit
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This information is only a product highlight. The policy has exclusions, limitations, and reduction of benefits and/or terms under which the policy may be continued or discontinued. The policy may be cancelled by the insurer at any time. The insurer reserves the right to change premium rates, but not more than once in a 12-month period. Product availability and product features may vary by state. Refer to your certificate for complete details and limitations of coverage. (For Internal Use Only: FDL Policy number FDL-510-107)

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