

LONG TERM DISABILITY COVERAGE

EFFECTIVE DATE 6/1/2003

JEFFERSON PILOT FINANCIAL

BENEFIT DESCRIPTIONS	PHYSICIANS & DENTISTS	ALL OTHER STAFF
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SCHEDULE OF BENEFITS

Benefit Percentage	60%	60%
Maximum Monthly Benefit	\$9,000.00	\$9,000.00
Social Security Integration	Primary & Family	Primary & Family
Minimum Monthly Benefit	\$50	\$50
Elimination Period	90 Days	90 Days
Accumulation of Elimination Period	2X Elimination Period	2X Elimination Period
Maximum Benefit Period	65/SSNRA	65/SSNRA
Pre-existing Condition Exclusion	Three/Twelve	Three/Twelve
Specific Illness/Injury Limits for MN&S	24 Months	24 Months
Premium Contributions	Non-Contributory	Non-Contributory
Minimum Participation	100%	100%

DEFINITION OF DISABILITY

Own Occupation Coverage Period	To Age 65	24 Months
Following Own Occupation Period	Any Gainful Occupation	Any Gainful Occupation
Zero Day Residual	Included	Included
Return to Work Incentive	Social Security Normal Retirement Age	SSNRA
Partial Disability Formula	Residual w/Progressive	Residual w/Progressive
Income Test first 24 months	99%	99%
Income Test after 24 months	60%	60%

ADDITIONAL FEATURES

Reasonable Accommodation	Included	Included
Vocational Rehabilitation	Mandatory	Mandatory
Survivor Income Benefit	Included	Included
Subrogation/Third Party Reimbursement	Included	Included
Conversion Option	Included	Included