The Boston University Individual Disability Insurance Benefit (the “IDI Plan”) is a benefit plan that offers protection from a loss of earnings if you are unable to work due to an illness or injury. The IDI Plan is designed to supplement the coverage offered through the Boston University Group Long Term Disability (LTD) Plan. The IDI Plan is offered on a voluntary basis and paid by the employee.

The IDI Plan is fully insured. Benefits are provided under an individual disability income insurance policy issued by The Standard Insurance Company.

The benefits described in this Handbook are subject to the terms and conditions of the individual plan document or insurance policies. If there is a discrepancy between this description and the insurance policies, the terms of the insurance policies will govern.
Eligibility
To be eligible for the IDI Plan you must:
• Be enrolled in Boston University’s Group Long Term Disability (LTD) plan; and
• Have current Base Salary of $100,000 or more, OR current Base Salary plus Bonus and Over Base in the prior year totalling $100,000 or more.

Enrollment
Enrollment Periods will be conducted for newly eligible employees at a time determined by Boston University. You may enroll in the IDI Plan if you meet the eligibility requirements and the following criteria if you are a newly eligible employee during the enrollment period:

• You must have been working full time and able to perform the duties of your regular occupation without limitation due to sickness or injury for a period of time commencing 90 days prior to and including the date of your application for the IDI benefit.
• You must not have had a previous declination of coverage for disability insurance by The Standard.
• You must not be currently receiving or have received disability or workers’ compensation benefits in the last twelve months.
• If you are on a sabbatical leave, paid or unpaid leave you must be actively participating in Boston University’s Group LTD Plan.

If you do not apply during the designated enrollment period and choose to enroll at a later date, you will be required to provide evidence of good health satisfactory to the insurance company.

When Your IDI Coverage Begins
The insurance applied for will take effect when premium payment is received by the insurance company, provided you qualify for the coverage under the terms and conditions of the offer.

Individual Disability Insurance Plan Highlights
The IDI Plan benefit is calculated based on 75% of your total insurable income (defined below) less any Group Long Term Disability benefit and other Individual Disability Insurance you may already have. The maximum monthly benefit payable is $10,500.

The IDI Plan is offered on a voluntary basis and paid by the employee. The amount of such contributions is determined by the amount charged by the insurer under the applicable insurance policy.

Eligible employees who wish to participate must elect coverage and contribute to the cost of the benefit with after-tax payroll deductions.

Insurable Income Definition
The IDI Plan defines insurable income as current base salary plus any Bonus and Over Base earned in the prior calendar year.

If your insurable income decreases, your IDI benefit amount will not decrease as long as premiums continue to be paid.

Definition of Disability
Total Disability
For Occupation classes 5A and 3A, (see “Definition of Occupation Classes” below) you are unable to perform the substantial and material duties of your regular occupation, you are not engaged in any other job or occupation for wage or profit, and you are receiving regular medical care from one or more physician(s) appropriate for your injury or sickness.

For Occupation classes 5P, 4P, 3P, and 4S, you are unable to perform the substantial and material duties of your regular occupation; and you are receiving regular medical care from one or more physician(s) appropriate for your injury or sickness.

IDI Benefit Occupational Codes
5P, 4P, 4S and 3P
Medical Professionals and affiliated health workers will be assigned an occupational code of

• 5P - Includes medical professionals who do not perform surgery or interventional procedures. Examples include pharmacists and family practice physicians.
• 4P - Most medical professionals who do not perform surgery or interventional procedures. Examples include neurologists, cardiologists and radiologists.
• 4S - Physicians who perform surgery or interventional procedures, with a few exceptions.
• 3P - Physicians with higher-risk practices. Examples are anesthesiologists, emergency room physicians and orthopedic surgeons. All nurses (all types), nurse man-
agers, nurse practitioners and physician assistants.

3D
- Dentists, Staff Dentists, Dental Specialists, Dental Assistants, and Dental Hygienists

3A
- Coaches (Head, Associate or Assistant)
- Facilities and Operations (Specialists, Sr. Specialists, and Managers)
- All Police/Fire Employees (Lieutenants, Sergeants, Directors, Detectives, Deputies, Captains, and Chiefs), Director of Public Safety
- TV and Radio Media (Reporters, Sales, Anchors, Hosts and Marketing)
- Managers of the following departments (Facilities and Infrastructure Project, Custodial, Plumbing, Procurement and Sourcing, Transportation, Maintenance Operations, Building Utilities & Automation Systems)
- All Clinical Managers, Professors, Associate Professors and Assistant Professors who work with different therapies (physical, occupational, rehabilitation, respiratory, human physiology and speech) and Athletic Training
- Any other manually intensive occupations or riskier occupations not listed here. Please consult the current The Standard’s online IDI Product Reference Guide or contact GSI underwriting at The Standard for any additional occupational questions.

5A
- All other occupations with insurable income in excess of $100,000, not called out above for a 3A, will be assigned an occupational code of 5A.

Residual Disability Benefit
(also known as a Partial Disability Benefit)

Residual disability/residually disabled means you are not totally disabled; and you are working in your regular occupation or any other occupation; and due to your injury or sickness, you have a loss of income and either a loss of duties or a loss of time of at least 20%; and you are receiving regular medical care from one or more physician(s) appropriate for your injury or sickness.

The monthly residual disability benefit will be a percentage of your total monthly benefit. The monthly residual disability benefit will be determined by your loss of income for the month you are residually disabled divided by your prior income multiplied by your total monthly benefit.

For example, if an individual has a Monthly Benefit Amount of $5,000, and that individual went on a residual (partial) disability, and made half of what they were making previously (for example, pre-disability the individual was making $100,000 and during the partial disability was making $50,000), they would receive half of their monthly benefit.

When Your IDI Coverage Ends
Your coverage under the IDI Plan will end if any of the following occur:
- The premiums remain unpaid at the end of the 31 day grace period;
- The policy expiration date, if you are not actively employed full time and have extended coverage under the policy’s renewal option provision;
- The date you are no longer regularly employed at any organization for at least 30 hours per week;
- The date you recover from your disability covered by the policy’s renewal option provision if the policy was continued under that option;
- The date the policy terminates under the Suspension During Military Service provision;
- The date of your written request to terminate the Policy; or
- You die.

IDI Coverage Portability
The individual policy coverage insuring the IDI Plan is fully portable and can be maintained with the same terms of coverage by paying premiums directly to the insurance company. At such time as your employment with the Boston University ends, a letter explaining how you can maintain your individual policy coverage will be sent to your home address.

When Benefit Payments Begin
The benefit waiting period, sometimes called the elimination period, is the number of days you must be disabled before IDI Plan benefits become payable.
Benefits are payable after 180 days of disability. Subject to the terms of the Recurrent Disability provision, these days need not be consecutive; they can be accumulated during a disability to satisfy an elimination period. Benefits are not payable, nor do they accrue, during an elimination period.

**Recurrent Disabilities**

If after the end of a disability you become disabled again within twelve months due to the same or related causes, it will be considered to be a continuing disability in order to determine the elimination period and the maximum benefit period applied to it.

**Concurrent Disabilities**

Concurrent disability means a disability caused by more than one injury and/or sickness. Benefits for a concurrent disability will be paid as if there was only one injury and/or sickness. Benefits will not be paid for more than one disability benefit for the same period.

**Waiver of Premium**

After 90 days of disability resulting from injuries or sickness not excluded from coverage, the insurance company will:

- Refund any premiums for the policy that were due and paid while you were disabled; and
- Waive the payment of premiums that thereafter become due for as long as the disability continues, but not beyond the maximum benefit period.

**Taxation of Benefits**

Generally, disability benefit payments are taxed as income only if the premiums are paid by your employer. Since you are paying the premiums for your IDI Plan coverage with after-tax earnings, any disability benefit payments that you receive under the IDI Plan will be tax-free.

For more specific information on the taxation of disability benefits, you can refer to IRS Publication 525—Taxable and Nontaxable Income, available at www.irs.gov.

**How IDI Benefits Coordinate With Other Sources of Disability Income**

The IDI benefits do not offset or reduce at time of claim for any other source of disability income benefits.

**When Payment of IDI Benefits Ends**

Benefits will be payable to you until the earlier of the following:

- The date you no longer meet the definition of disability;
- The date you die;
- After 2 years, if the disability is due to a Mental Disorder and/or Substance Abuse if Occupation Class 5P, 4P, 3P and 4S; or
- The end of the maximum benefit period (as shown in the following table).

Even if your employment with Boston University terminates, your IDI Plan benefits will continue according to the schedule below for as long as you meet the definition of disability.

<table>
<thead>
<tr>
<th>Age When Disability Begins</th>
<th>Maximum Benefit Period</th>
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<tbody>
<tr>
<td>61 or younger</td>
<td>To Age 67</td>
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<tr>
<td>62</td>
<td>60 months</td>
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<td>63</td>
<td>48 months</td>
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<td>42 months</td>
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<td>36 months</td>
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<td>73</td>
<td>14 months</td>
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<td>74</td>
<td>13 months</td>
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<tr>
<td>75 or older</td>
<td>12 months</td>
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</tbody>
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**Special Benefits**

**Family Care Benefit**

This feature provides benefits to replace lost income if you are working at least 20% fewer hours, resulting in an income loss of 20% or more to care for a family member with a serious health condition. You do not have to be disabled to receive this benefit.

**Recovery Benefit**

This feature provides a benefit after a period of disability if you fully recover, return to full-time work in your occupation but you continue to lose earned income due to your prior disability. This provision pays a benefit while you re-establish your earnings base. The amount you get
is based on the percentage of earnings you lose.

Rehabilitation Program
This benefit can help you regain your self-sufficiency as soon as possible. While you are disabled and receiving benefits, you can receive help to return to work by participating in a voluntary rehabilitation program approved by the insurance company. Some or all expenses in connection with the rehabilitation program may be paid by the insurance company.

Exclusions
Benefits will not be paid for:

• Disability caused or contributed to by war, declared or undeclared, or any act or incident of war, or which resulted from military training, military action or military conflict while you are on active duty in the military service;

• The first 90 days of your disability due to pregnancy or childbirth, except for complications of pregnancy;

• Disability caused or contributed to by your committing or attempting to commit a felony, or your being engaged in an illegal occupation;

• Disability cause or contributed to by your actively participating in a violent disorder or riot. “Actively participating” does not include your being at the scene of a violent disorder or riot while performing your official duties;

• Disability while you are confined for any reason to a penal or correctional institution for a period of more than 7 days;

• Intentionally self-inflicted injury; or

• Any loss excluded by name or specific description.

Benefits will be paid for disabilities caused or contributed to by a pre-existing condition or by a medical or surgical treatment of a pre-existing condition only if, on the date you became disabled, the policy has been continuously in effect for 12 consecutive months.

Benefits will be limited to an aggregate total of 12 months of benefit for each period of disability while you are not residing in the United States or Canada. If you should return to reside in the United States or Canada, you may become eligible to resume receiving benefits if you satisfy all terms and conditions of the policy.

Severability
The Provisions of the Plan are severable. If any provision of the Plan is deemed illegally or factually invalid or unenforceable to any extent or in any application, then the remainder of the provision and the Plan, except to such extent or in such application, shall not be affected, and each and every other provision of the Plan shall be valid and enforceable to the fullest extent and in the broadest application permitted by law.

Plan Limitations
Being a participant in a Boston University Individual Disability Insurance Benefit does not give an employee the right to continued employment with Boston University or any of its subsidiaries or affiliates. An employee cannot sell, transfer, pledge or assign either voluntarily or involuntarily the value of his or her benefit.

Additional Administrative Information.
For additional information such as plan administrative information and your rights under ERISA, please refer to the Administrative Information section of this Handbook.