



## What is it?

Long-term disability insurance pays you a portion of your salary while you're away from work or recovering from a covered illness or injury.

## Why is this coverage valuable?

When you're unable to collect your normal paycheck due to injury or illness, your disability policy provides money that can help you pay your bills.

## Your long-term disability coverage

<b>Eligibility description</b>	All full-time employees																									
<b>Contributions</b>	Hologic pays the premiums for this coverage																									
<b>Coverage amount</b>	60% of your monthly earnings to a maximum of \$25,000 per month																									
<b>Maximum benefit period</b>	Social Security Normal Retirement Age (SSNRA) or maximum benefit period outlined below, whichever is later: <table style="margin-left: auto; margin-right: auto; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">Age at disability</th> <th style="text-align: center;">Maximum benefit period</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">Under 60</td> <td style="text-align: center;">To age 65 (but not less than five years)</td> </tr> <tr> <td style="text-align: center;">60</td> <td style="text-align: center;">60 months</td> </tr> <tr> <td style="text-align: center;">61</td> <td style="text-align: center;">48 months</td> </tr> <tr> <td style="text-align: center;">62</td> <td style="text-align: center;">42 months</td> </tr> <tr> <td style="text-align: center;">63</td> <td style="text-align: center;">36 months</td> </tr> <tr> <td style="text-align: center;">64</td> <td style="text-align: center;">30 months</td> </tr> <tr> <td style="text-align: center;">65</td> <td style="text-align: center;">24 months</td> </tr> <tr> <td style="text-align: center;">66</td> <td style="text-align: center;">21 months</td> </tr> <tr> <td style="text-align: center;">67</td> <td style="text-align: center;">18 months</td> </tr> <tr> <td style="text-align: center;">68</td> <td style="text-align: center;">15 months</td> </tr> <tr> <td style="text-align: center;">69+</td> <td style="text-align: center;">12 months</td> </tr> </tbody> </table>		Age at disability	Maximum benefit period	Under 60	To age 65 (but not less than five years)	60	60 months	61	48 months	62	42 months	63	36 months	64	30 months	65	24 months	66	21 months	67	18 months	68	15 months	69+	12 months
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<b>Elimination period</b>	90 days																									
<b>Evidence of insurability (EOI):</b> A health statement requiring you to answer a few medical history questions.	Not applicable																									
<b>Preexisting condition(s):</b> Any condition or symptom for which you, in the specified time period before coverage in this plan, consulted with a physician, received treatment, or took prescribed drugs.	3 months lookback; 12 months after effective date of coverage																									
<b>Premium waived if disabled:</b> Premium won't need to be paid when you're receiving benefits.	Yes																									
<b>EmployeeConnect<sup>SM</sup> services:</b> Gives you and your family confidential access to counselors, along with personal, legal, and financial assistance.	Included																									



## Exclusions, limitations, and reductions

Like any insurance, this long-term disability insurance policy does have some exclusions. You won't receive benefits if:

- Your disability is the result of a self-inflicted injury or act of war
- Your disability occurs while you're committing a felony or misdemeanor, or participating in a riot
- Your disability occurs while you're imprisoned for committing a felony

Your benefits may be reduced if you're eligible to receive benefits from:

- A state disability plan or similar compulsory benefit act or law
- A retirement plan
- Social Security
- Any form of employment
- Workers' compensation
- Salary continuance
- Sick leave

This is an incomplete list of benefit exclusions. A complete list is included in the policy. State variations apply.

## Additional Details

**Definition of Disability:** You will be considered disabled if, during the elimination period and the next 24 months of disability, you are unable to perform the duties of your "own occupation" and thereafter, you are unable to perform the duties of "any occupation." Refer to your certificate of coverage for definitions of "own occupation" and "any occupation."

**Waiting Period:** You are eligible on your date of hire.

**Successive Disability:** If you become disabled for the same condition within six months following your prior disability, your benefits will continue under the same claim.

**Survivor Benefit:** A lump-sum payment, equal to three months of benefits paid, to an eligible survivor or estate if you are receiving a benefit and have been disabled for at least 180 days.

**Pre-existing Condition:** If you have a medical condition that begins before your coverage takes effect, and you receive treatment for this condition within the 3 months leading up to your coverage start date, you may not be eligible for benefits for that condition until you have been covered by the plan for 12 months.

**Contributions:** While this is an employer paid benefit, the amount Hologic pays towards this coverage is applied to your taxable income resulting in the Monthly Benefit being non-taxable to you.

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This is not intended as a complete description of the insurance coverage offered. Controlling provisions are provided in the policy, and this summary does not modify those provisions or the insurance in any way. This is not a binding contract. A certificate of coverage will be made available to you that describes the benefits in greater detail. Refer to your certificate for your maximum benefit amounts. Should there be a difference between this summary and the contract, the contract will govern.

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