



Group Long Term Disability Insurance

Group Long Term Disability insurance from Standard Insurance Company helps provide financial protection for insured members by promising to pay a monthly benefit in the event of a covered disability.
The cost of this insurance is paid by Lynden Incorporated.

Eligibility

Definition of a Member	<p>You are a member if you are a:</p> <ul style="list-style-type: none">Regular full-time non-bargaining or regular employees of Northland Services, Inc. represented by the Inland Boatmens collective bargaining agreement of the Pacific Marine Division of the International Longshore and Warehouse collective bargaining agreement working 40 hours or more per week, or driving a mileage equivalent of at least an average of 40 hours per week; ORRegular full-time pilots or flight crew working 40 hours or more per week <p>You are not a member if you are a temporary or seasonal employee, a full-time member of the armed forces, a leased employee or an independent contractor.</p>
Eligibility Waiting Period	<p>You are eligible on the first of the month that follows or coincides with 60 consecutive days as a member.</p>

Benefits

Monthly Benefit	<p>60 percent of the first \$12,500 of monthly predisability earnings, reduced by deductible income (e.g., work earnings, workers' compensation, state disability, etc.)</p>
Maximum Monthly Benefit	<p>\$7,500</p>
Minimum Monthly Benefit	<p>\$100 or 10 percent of the Long Term Disability benefit before reduction by deductible income, whichever is greater</p>
Benefit Waiting Period	<p>150 days</p>

Definition of Disability

For the benefit waiting period and the first 24 months that Long Term Disability benefits are payable, you will be considered disabled if, as a result of physical disease, injury, pregnancy or mental disorder:

- You are unable to perform with reasonable continuity the material duties of your own occupation, and
- You suffer a loss of at least 20 percent of your predisability earnings when working in your own occupation.

You are not considered disabled merely because your right to perform your own occupation is restricted, including a restriction or loss of license.

After the own occupation period of disability, you will be considered disabled if, as a result of a physical disease, injury, pregnancy or mental disorder, you are unable to perform with reasonable continuity the material duties of any occupation.

Maximum Benefit Period

If you become disabled before age 62, Long Term Disability benefits may continue during disability until age 65 or for 48 months, whichever is greater. If you become disabled at age 62 or older, the benefit duration is determined by the age when disability begins:

Age	Maximum Benefit Period
62	48 months
63	42 months
64	36 months
65	30 months
66	27 months
67	24 months
68	21 months
69+	18 months

Other Features and Services

- 24 hour coverage, including coverage for work-related disabilities
- Employee Assistance Program
- Family Care Expense Adjustment
- Reasonable Accommodation Expense Benefit
- Rehabilitation Incentive Benefit
- Rehabilitation Plan Provision
- Return to Work Incentive
- Survivors Benefit
- Temporary Recovery Provision
- Waiver of Premium while Long Term Disability benefits are payable

This information is only a brief description of the group Long Term Disability insurance policy sponsored by Lynden Incorporated. The controlling provisions will be in the group policy issued by The Standard. The group policy contains a detailed description of the limitations, reduction in benefits, exclusions and when The Standard and Lynden Incorporated may increase the cost of coverage, amend or cancel the policy. A group certificate of insurance that describes the terms and conditions of the group policy is available for those who become insured according to its terms. For more complete details of coverage, contact your human resources representative.

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