Group Long Term Disability Insurance

Benefits at a Glance for Wichita State University Union Corporation

<table>
<thead>
<tr>
<th>Group Policy Effective Date</th>
<th>July 1, 2004</th>
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<tbody>
<tr>
<td>Group Policy #</td>
<td>136246</td>
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Group Long Term Disability (LTD) insurance from Standard Insurance Company provides financial protection for eligible employees by promising to pay a percentage of monthly earnings in the event of a covered disability. The monthly income benefit payable is based on the amount of the employee's monthly wage base.

Eligibility

Eligible Classes
All active full-time regular employees of Wichita State University Union Corporation.

Work Test
An employee must work at least 32 hours a week to be considered a full-time employee.

Waiting Period Before Becoming Eligible for Insurance
None for employees eligible on the group policy effective date; otherwise you are eligible on the first day of the calendar month following 1 continuous year of services.

Cost
The employer pays the entire cost for this coverage.

Benefits

Monthly Income Benefit
60 percent of monthly wage base paid by the employer, not to exceed a benefit of $3,000 a month, less the sum of benefits from other sources that apply to the same month (e.g., Social Security, workers’ compensation, state disability, etc.).

In no event will the monthly income benefit be less than $50 before benefits from other sources are subtracted.

Monthly Annuity Premium Benefit
Continues contributions to the employee's TIAA-CREF retirement annuity while receiving monthly income benefits. The amount of the monthly annuity premium benefit is equal to 7.5 percent of the employee's monthly wage base up to $400.

Benefits Start
The first day of the month after the end of the elimination period.

Elimination Period Before Benefits Become Payable
180 days
Group Long Term Disability Insurance

Definition of Disability
After the benefit waiting period, being unable due to sickness, bodily injury or pregnancy to perform with reasonable continuity the material duties of any occupation for which the employee is reasonably qualified by education, training or experience.

Benefits Continue
During a term of continuous disability until the following age or time limit subject to any applicable limitation or exclusion:

<table>
<thead>
<tr>
<th>Age When Disability Starts</th>
<th>Age or Time Limit</th>
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<tbody>
<tr>
<td>Less than 60</td>
<td>To age 65</td>
</tr>
<tr>
<td>60 but less than 65</td>
<td>4½ years</td>
</tr>
<tr>
<td>65 but less than 68½</td>
<td>To age 70</td>
</tr>
<tr>
<td>68½ or over</td>
<td>1 year</td>
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</tbody>
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Other Features

- Rehabilitation Service
- Social Security Disability Assistance
- Partial Disability Benefit
- Survivor Income Benefit