

Employer Sponsored Short Term and Long Term Disability Income Protection Insurance

Summit Trucking, LLC/ Summitt Logistics & Brokerage, LLC/ Ideal Paint and Body are please to announce the addition of Group Short Term and Long Term Disability benefits from Mutual of Omaha. These programs are intended to provide eligible employees with valuable, low cost benefits payable in the event you are unable to work due to a covered injury or illness.

- Short Term pays: 60% of weekly pay up to \$500 weekly benefit
- Benefits begin after 30 days of disability and are payable for 22 weeks*

- Long Term pays: 50% of your monthly pay up to \$3,000 monthly benefit
- Benefits begin after 180 days (end of short term) and are payable up to 2 years*

During this initial enrollment, all eligible employees will be automatically enrolled by payroll deduction. See the chart below for a summary of benefits and weekly premiums. This will be your only opportunity to participate with NO MEDICAL UNDERWRITING.

Annual Income	Short Term Weekly BENEFIT	Short Term Weekly Premium	Long Term Monthly BENEFIT	Long Term Weekly Premium	Total Weekly Premium for BOTH**
\$15,000 to \$19,999	\$173 to \$231	\$1.84	\$625 to \$833	\$0.95	\$2.79
\$20,000 to \$24,999	\$231 to \$288	\$2.15	\$833 to \$1,042	\$1.27	\$3.72
\$25,000 to \$29,999	\$288 to \$346	\$3.06	\$1,042 to \$1,250	\$1.59	\$4.65
\$30,000 to \$34,999	\$346 to \$404	\$3.67	\$1,250 to \$1,458	\$1.90	\$5.57
\$35,000 to \$39,999	\$404 to \$462	\$4.29	\$1,458 to \$1,667	\$2.22	\$6.51
\$40,000 to \$44,999	\$462 to \$500	\$4.90	\$1,667 to \$1,875	\$2.54	\$7.44
\$45,000 to \$49,999	\$500.00	\$5.31	\$1,875 to \$2,083	\$2.86	\$8.17
\$50,000 to \$54,999	\$500.00	\$5.31	\$2,083 to \$2,292	\$3.17	\$8.48
\$55,000 to \$59,999	\$500.00	\$5.31	\$2,292 to \$2,500	\$3.49	\$8.80
\$60,000 to \$64,999	\$500.00	\$5.31	\$2,500 to \$2,708	\$3.81	\$9.12
\$65,000 to \$69,999	\$500.00	\$5.31	\$2,708 to \$2,917	\$4.13	\$9.44
\$70,000 to \$74,999	\$500.00	\$5.31	\$2,917 to \$3,000	\$4.44	\$9.75

Short Term benefit will be 60% of income, Long Term will be 50% of income (based on income immediately prior to claim).

*See the Mutual of Omaha benefit highlights attached for more details including limitations. Only the Mutual of Omaha plan document (to be provided to enrollees) is binding.

** You must purchase BOTH Short Term and Long Term disability coverage together - they cannot be purchased separately.

Employees enrolled in the Colonial Short Term Disability plan as of 2/28/2010 may receive prior coverage credit toward the Mutual of Omaha Long Term Disability pre-ex limitation in the event of a payable claim.

If you choose not to take advantage of these valuable, low cost, guarantee issue benefits, you must complete and sign the declination of coverage section below and return to Alysia Watson no later than February 22nd. If you decline coverage now, you will NOT be able to enroll at a later date.

DECLINATION OF SHORT TERM AND LONG TERM DISABILITY INCOME PROTECTION INSURANCE

You DO NOT need to complete and return this form if you are electing coverage - you will be automatically enrolled.
Only complete and sign if you DO NOT want these coverages.

I choose **NOT** to elect Employer Sponsored Short Term/Long Term Disability coverage and I understand I will not be able to enroll in the future.

NAME OF EMPLOYEE: _____

SIGNATURE: _____

DECLINATION DATE: _____

REASON FOR NOT ELECTING: _____