



Benefits at a Glance for Kier Construction Corporation

Group Policy # 159015
Effective Date January 1, 2015

Group Basic Life and Accidental Death and Dismemberment Insurance

Basic Life insurance from Standard Insurance Company helps provide financial protection by promising to pay a benefit in the event of an eligible member's, or his or her dependent's, covered death. Basic Accidental Death and Dismemberment (AD&D) insurance may provide an additional amount in the event of a covered death or dismemberment as a result of an accident.

The cost of this insurance is paid by Kier Construction Corporation.

Eligibility

Definition of a Member

You are a member if you are an active employee, other than an Owner, an Officer or a Manager, of Kier Construction Corporation and regularly working at least 30 hours each week. 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.

Eligibility Waiting Period

If you are already a member on the date the group policy is effective, you are eligible on that date. If you become a member after the group policy effective date, you are eligible on the first day of the month that follows or coincides with 60 days of membership.

Benefits

Basic Life Coverage Amount

Your Basic Life coverage amount is \$25,000.

Basic AD&D Coverage Amount

For a covered accidental loss of life, your Basic AD&D coverage amount is equal to your Basic Life coverage amount. For other covered losses, a percentage of this benefit will be payable.

Age Reductions

Basic Life and AD&D insurance coverage amounts reduce by 35 percent at age 65 and by 50 percent at age 70.

Basic Dependents Life Coverage Amount

The Basic Dependents Life coverage amount for your eligible spouse is \$2,500.

The Basic Dependents Life coverage amount for each of your eligible children is \$1,000.

Other Basic Life Features and Services

- Accelerated Benefit
- Portability of Insurance Provision
- Repatriation Benefit
- Right to Convert Provision
- Standard Secure Access account payment option
- Travel Assistance
- Waiver of Premium

Other Basic AD&D Features

- Air Bag Benefit
- Expanded AD&D Package
- Family Benefits Package
- Seat Belt Benefit

This information is only a brief description of the group Basic Life/AD&D and Basic Dependents Life insurance policy sponsored by Kier Construction Corporation. The controlling provisions will be in the group policy issued by The Standard. The group policy contains a detailed description of the limitations, reductions in benefits, exclusions and when The Standard and Kier Construction Corporation 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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Eligibility

Definition of a Member

You are a member if you are an active Owner, Officer or Manager of Kier Construction Corporation and regularly working at least 30 hours each week. 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.

Eligibility Waiting Period

If you are already a member on the date the group policy is effective, you are eligible on that date. If you become a member after the group policy effective date, you are eligible on the first day of the month that follows or coincides with 60 days of membership.

Benefits

Basic Life Coverage Amount

Your Basic Life coverage amount is \$50,000.

Basic AD&D Coverage Amount

For a covered accidental loss of life, your Basic AD&D coverage amount is equal to your Basic Life coverage amount. For other covered losses, a percentage of this benefit will be payable.

Age Reductions

Basic Life and AD&D insurance coverage amounts reduce by 35 percent at age 65 and by 50 percent at age 70.

Basic Dependents Life Coverage Amount

The Basic Dependents Life coverage amount for your eligible spouse is \$2,500.

The Basic Dependents Life coverage amount for each of your eligible children is \$1,000.

Other Basic Life Features and Services

- Accelerated Benefit
- Portability of Insurance Provision
- Repatriation Benefit
- Right to Convert Provision
- Standard Secure Access account payment option
- Travel Assistance
- Waiver of Premium

Other Basic AD&D Features

- Air Bag Benefit
- Expanded AD&D Package
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The cost of this insurance is paid by Kier Construction Corporation.

Eligibility

Definition of a Member

You are a member if you are an active Owner, Officer or Manager of Kier Construction Corporation and regularly working at least 30 hours each week. 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.

Eligibility Waiting Period

If you are already a member on the date the group policy is effective, you are eligible on that date. If you become a member after the group policy effective date, you are eligible on the first day of the month that follows or coincides with 60 days of membership.

Benefits

Basic Life Coverage Amount

Your Basic Life coverage amount is \$50,000.

Basic AD&D Coverage Amount

For a covered accidental loss of life, your Basic AD&D coverage amount is equal to your Basic Life coverage amount. For other covered losses, a percentage of this benefit will be payable.

Age Reductions

Basic Life and AD&D insurance coverage amounts reduce by 35 percent at age 65 and by 50 percent at age 70.

Basic Dependents Life Coverage Amount

The Basic Dependents Life coverage amount for your eligible spouse is \$2,500.

The Basic Dependents Life coverage amount for each of your eligible children is \$1,000.

Other Basic Life Features and Services

- Accelerated Benefit
- Portability of Insurance Provision
- Repatriation Benefit
- Right to Convert Provision
- Standard Secure Access account payment option
- Travel Assistance
- Waiver of Premium

Other Basic AD&D Features

- Air Bag Benefit
- Expanded AD&D Package
- Family Benefits Package
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This information is only a brief description of the group Basic Life/AD&D and Basic Dependents Life insurance policy sponsored by Kier Construction Corporation. The controlling provisions will be in the group policy issued by The Standard. The group policy contains a detailed description of the limitations, reductions in benefits, exclusions and when The Standard and Kier Construction Corporation 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.



Additional Life and Accidental Death and Dismemberment (AD&D) Insurance

Life insurance coverage can help your family meet daily expenses, maintain their standard of living, pay off debt, secure your children's education, and more in the event of your passing. AD&D insurance can provide you and your family with extra protection in the event of death or dismemberment as a result of a covered accident. Standard Insurance Company (The Standard) has developed this document to provide you with information about the elective coverage you may select through Kier Construction Corporation.

Eligibility Requirements

- Policy**
 - A minimum number of eligible employees must apply and qualify for the proposed plan before Additional Life coverage can become effective
- Employee**
 - You must be insured for Basic Life through The Standard
 - You must be an active employee of Kier Construction Corporation working at least 30 hours each week
 - Temporary and seasonal employees, full-time members of the armed forces, leased employees and independent contractors are not eligible
 - You cannot be insured as both an employee and a dependent
- Dependent**
 - You must elect Additional Life with AD&D insurance for yourself in order to elect Dependents Life with AD&D insurance for your spouse and eligible child(ren)
 - Spouse means a person to whom you are legally married
 - Child means your child from live birth to age 26
 - Your child cannot be insured by more than one employee
 - Your spouse or children must not be full-time member(s) of the armed forces
- Premium**
 - You pay 100 percent of the premium for this coverage through easy payroll deduction

Coverage Amount Guidelines

Within the coverage amount guidelines shown below, you select the amount of Additional Life and Dependents Life insurance for which you are interested in applying.

	Minimum	Incremental Unit	Guarantee Issue Amount	Maximum
Employee	\$10,000	\$10,000	\$100,000	\$300,000
Spouse	\$5,000	\$5,000	\$25,000	\$100,000

Child	\$10,000
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Note:

- Amounts of coverage elected above the Guarantee Issue amount are subject to medical underwriting approval. To submit a medical history statement online, visit: http://www.standard.com/mybenefits/mhs_ho.html.
- All late applications (applying 31 days after becoming eligible), requests for coverage increases and reinstatements are subject to medical underwriting approval. Employees eligible but not insured under the prior life insurance plan are also subject to medical underwriting approval.
- Your combined Basic Life and Additional Life amounts may not exceed a maximum of 6 times your Annual Earnings.
- The coverage amount for your spouse cannot exceed 100 percent of your Additional Life coverage.
- The coverage amount for your child(ren) cannot exceed 100 percent of your Additional Life coverage.

Coverage Amount Needed

Your family has a unique set of circumstances and financial demands. To help you figure out the amount of Additional Life insurance you may need to protect your loved ones, The Standard has created a Life Insurance Needs Calculator found at: <http://www.standard.com/lifeneeds>.

Employee Coverage Effective Date

To become insured, you must satisfy the eligibility requirements listed above, serve an eligibility waiting period, receive medical underwriting approval (if applicable), agree to pay premium, and be actively at work (able to perform all normal duties of your job) on the day before the scheduled effective date of insurance.

If you are not actively at work on the day before the scheduled effective date of insurance including Dependents Life insurance, your insurance will not become effective until the day after you complete one full day of active work as an eligible employee.

Please contact your human resources representative for more information regarding these requirements that must be satisfied for your insurance to become effective.

Life and AD&D Age Reductions

Under this plan, your coverage amount reduces by your age as follows: by 35 percent at age 65 and by 50 percent at age 70.

Your spouse's coverage amount reduces by your age as follows: by 35 percent at age 65 and by 50 percent at age 70.

If you, or your spouse, are age 65 or over, ask your human resources representative for the amount of coverage available.

Life Insurance Exclusions

This plan contains an exclusion for death resulting from suicide or other intentionally self-inflicted injury. The amount payable will exclude amounts that have not been continuously in effect for at least two years on the date of death. This is subject to state variations.

Life Insurance Features and Benefits

Please see your human resources representative for additional information about the features and benefits below.

Waiver of Premium	If you become totally disabled while insured under this plan and under age 60, and complete a waiting period of 180 days, your Basic and Additional Life insurance may continue without premium payment until age 65 provided you give us satisfactory proof that you remain totally disabled. Waiver of Premium does not apply to AD&D insurance.
Accelerated Benefit	If you become terminally ill, you may be eligible to receive up to 75 percent of your combined Basic and Additional Life benefit to a maximum of \$500,000.
Portability	If your insurance ends because your employment terminates, you may be eligible to buy portable group insurance coverage.
Conversion	If your insurance ends or reduces, you may be eligible to convert your life insurance to an individual life insurance policy without submitting proof of good health.

Additional AD&D Insurance Benefit Schedule

The amount of the Additional AD&D benefit for loss of your, or your dependents, life is equal to the amount payable for your Additional Life or your Dependents Life benefit on the date of the accident. The amount of the Additional AD&D benefit for other covered losses is a percentage of the amount payable for the Additional AD&D benefit on the date of the accident as shown below.

Loss:	Percentage Payable:
Loss of Life	100%
One hand or one foot	50%
Sight in one eye	50%
Two or more of the losses listed above	100%

The loss must be caused solely and directly by an accident and occurs independently of all other causes, within 365 days after the accident. Loss of life must be evidenced by a certified copy of the death certificate. All other losses must be certified by a physician in the appropriate specialty as determined by The Standard. No more than 100 percent of the AD&D benefit will be paid for all losses resulting from one accident.

Additional AD&D Insurance Exclusions

Subject to state variations, AD&D benefits are not payable for death or dismemberment caused or contributed to by:

- War or act of war, declared or undeclared, whether civil or international, and any substantial armed conflict between organized forces of a military nature
- Suicide or other intentionally self-inflicted injury
- Committing or attempting to commit an assault or felony, or actively participating in a violent disorder or riot
- Voluntary use or consumption of any poison, chemical compound, alcohol or drug, unless used or consumed according to the directions of a physician
- Sickness or pregnancy existing at the time of the accident
- Heart attack or stroke
- Medical or surgical treatment for any of the above

When Insurance Ends

Coverage ends automatically on the earliest of the following:

- The last date the last period ends for which a premium was paid
- The date your employment terminates
- The date you cease to meet the eligibility requirements (coverage may continue for limited periods under certain circumstances)
- The date the group policy, or your employer's coverage under the group policy, terminates
- For each elective insurance coverage, the date that coverage terminates under the group policy
- For Additional AD&D insurance for you, the date your Additional life insurance ends

In addition to the above requirements, your Dependents Life with AD&D coverage ends automatically on the date your dependent ceases to meet the eligibility requirements for a dependent.

For more details on when insurance ends, contact your human resources representative.

Group Insurance Certificate

If coverage becomes effective, and you become insured, you will receive a group insurance certificate containing a detailed description of the insurance coverage including the definitions, exclusions, limitations, reductions and terminating events. The controlling provisions will be in the group policy. Neither the information presented in this summary nor the certificate modifies the group policy or the insurance coverage in any way.

Employee Life with AD&D Semi-Monthly Premiums

Coverage Amount	Employee's Age as of January 1, 2015										
	< 30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69*	70-74*	75+*
\$10,000	0.58	0.58	0.63	0.80	1.03	1.56	2.39	3.14	3.50	5.70	21.24
\$20,000	1.15	1.16	1.25	1.60	2.06	3.12	4.77	6.28	6.99	11.41	42.48
\$30,000	1.73	1.74	1.88	2.40	3.09	4.68	7.16	9.42	10.49	17.11	63.71
\$40,000	2.30	2.32	2.50	3.20	4.12	6.24	9.54	12.56	13.99	22.81	84.95
\$50,000	2.88	2.90	3.13	4.00	5.15	7.80	11.93	15.70	17.49	28.51	106.19
\$60,000	3.45	3.48	3.75	4.80	6.18	9.36	14.31	18.84	20.98	34.22	127.43
\$70,000	4.03	4.06	4.38	5.60	7.21	10.92	16.70	21.98	24.48	39.92	148.66
\$80,000	4.60	4.64	5.00	6.40	8.24	12.48	19.08	25.12	27.98	45.62	169.90
\$90,000	5.18	5.22	5.63	7.20	9.27	14.04	21.47	28.26	31.47	51.32	191.14
\$100,000	5.75	5.80	6.25	8.00	10.30	15.60	23.85	31.40	34.97	57.03	212.38
\$110,000	6.33	6.38	6.88	8.80	11.33	17.16	26.24	34.54	38.47	62.73	233.61
\$120,000	6.90	6.96	7.50	9.60	12.36	18.72	28.62	37.68	41.96	68.43	254.85
\$130,000	7.48	7.54	8.13	10.40	13.39	20.28	31.01	40.82	45.46	74.13	276.09
\$140,000	8.05	8.12	8.75	11.20	14.42	21.84	33.39	43.96	48.96	79.84	297.33
\$150,000	8.63	8.70	9.38	12.00	15.45	23.40	35.78	47.10	52.46	85.54	318.56
\$160,000	9.20	9.28	10.00	12.80	16.48	24.96	38.16	50.24	55.95	91.24	339.80
\$170,000	9.78	9.86	10.63	13.60	17.51	26.52	40.55	53.38	59.45	96.94	361.04
\$180,000	10.35	10.44	11.25	14.40	18.54	28.08	42.93	56.52	62.95	102.65	382.28
\$190,000	10.93	11.02	11.88	15.20	19.57	29.64	45.32	59.66	66.44	108.35	403.51
\$200,000	11.50	11.60	12.50	16.00	20.60	31.20	47.70	62.80	69.94	114.05	424.75
\$210,000	12.08	12.18	13.13	16.80	21.63	32.76	50.09	65.94	73.44	119.75	445.99
\$220,000	12.65	12.76	13.75	17.60	22.66	34.32	52.47	69.08	76.93	125.46	467.23
\$230,000	13.23	13.34	14.38	18.40	23.69	35.88	54.86	72.22	80.43	131.16	488.46
\$240,000	13.80	13.92	15.00	19.20	24.72	37.44	57.24	75.36	83.93	136.86	509.70
\$250,000	14.38	14.50	15.63	20.00	25.75	39.00	59.63	78.50	87.43	142.56	530.94
\$260,000	14.95	15.08	16.25	20.80	26.78	40.56	62.01	81.64	90.92	148.27	552.18
\$270,000	15.53	15.66	16.88	21.60	27.81	42.12	64.40	84.78	94.42	153.97	573.41
\$280,000	16.10	16.24	17.50	22.40	28.84	43.68	66.78	87.92	97.92	159.67	594.65
\$290,000	16.68	16.82	18.13	23.20	29.87	45.24	69.17	91.06	101.41	165.37	615.89
\$300,000	17.25	17.40	18.75	24.00	30.90	46.80	71.55	94.20	104.91	171.08	637.13

* Coverage amounts for ages 65 and over reduce due to age reduction (see Life Insurance Age Reductions section).

Spouse Life with AD&D Semi-Monthly Premiums

Coverage Amount	Employee's Age as of January 1, 2015										
	< 30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69*	70-74*	75+*
\$5,000	0.31	0.31	0.33	0.43	0.54	0.84	1.31	1.96	2.19	3.58	13.35
\$10,000	0.62	0.63	0.66	0.85	1.09	1.67	2.62	3.91	4.37	7.16	26.71
\$15,000	0.93	0.94	0.99	1.28	1.63	2.51	3.93	5.87	6.56	10.73	40.06
\$20,000	1.24	1.25	1.32	1.70	2.17	3.34	5.24	7.82	8.74	14.31	53.42
\$25,000	1.55	1.56	1.65	2.13	2.71	4.18	6.55	9.78	10.93	17.89	66.77
\$30,000	1.86	1.88	1.98	2.55	3.26	5.01	7.86	11.73	13.11	21.47	80.12
\$35,000	2.17	2.19	2.31	2.98	3.80	5.85	9.17	13.69	15.30	25.04	93.48
\$40,000	2.48	2.50	2.64	3.40	4.34	6.68	10.48	15.64	17.49	28.62	106.83
\$45,000	2.79	2.81	2.97	3.83	4.88	7.52	11.79	17.60	19.67	32.20	120.18
\$50,000	3.10	3.13	3.30	4.25	5.43	8.35	13.10	19.55	21.86	35.78	133.54
\$55,000	3.41	3.44	3.63	4.68	5.97	9.19	14.41	21.51	24.04	39.35	146.89
\$60,000	3.72	3.75	3.96	5.10	6.51	10.02	15.72	23.46	26.23	42.93	160.25
\$65,000	4.03	4.06	4.29	5.53	7.05	10.86	17.03	25.42	28.41	46.51	173.60
\$70,000	4.34	4.38	4.62	5.95	7.60	11.69	18.34	27.37	30.60	50.09	186.95
\$75,000	4.65	4.69	4.95	6.38	8.14	12.53	19.65	29.33	32.78	53.66	200.31
\$80,000	4.96	5.00	5.28	6.80	8.68	13.36	20.96	31.28	34.97	57.24	213.66
\$85,000	5.27	5.31	5.61	7.23	9.22	14.20	22.27	33.24	37.16	60.82	227.01
\$90,000	5.58	5.63	5.94	7.65	9.77	15.03	23.58	35.19	39.34	64.40	240.37
\$95,000	5.89	5.94	6.27	8.08	10.31	15.87	24.89	37.15	41.53	67.97	253.72
\$100,000	6.20	6.25	6.60	8.50	10.85	16.70	26.20	39.10	43.71	71.55	267.08

* Coverage amounts for ages 65 and over reduce due to age reduction (see Life Insurance Age Reductions section).

Child Life with AD&D Semi-Monthly Premium*

Coverage Amount	Premium
\$10,000	0.33

* Regardless of the number of eligible children covered.



Standard Insurance Company

For more than 100 years we have been dedicated to our core purpose: to help people achieve financial well-being and peace of mind. We have earned a national reputation for quality products and superior service by always striving to do what is right for our customers.

Headquartered in Portland, Oregon, The Standard is a nationally recognized provider of group Disability, Life, Dental and Vision insurance and Individual Disability insurance. We provide insurance to more than 24,800 groups, covering over 8 million employees nationwide.* Our first group policy, written in 1951 and still in force today, stands as a testament to our commitment to building long-term relationships.

To learn more about products from The Standard, Contact your human resources department or visit us at www.standard.com.

* As of June 30, 2013, based on internal data developed by Standard Insurance Company.

Standard Insurance Company
1100 SW Sixth Avenue
Portland OR 97204

GP190-LIFE/S399, GP399-LIFE/TRUST,
GP899-LIFE, GP190-LIFE/A997/S399



Benefits at a Glance for Kier Construction Corporation**Group Policy # 159015****Effective Date January 1, 2015**

Group Short Term Disability Insurance

Group Short Term Disability (STD) insurance from Standard Insurance Company helps provide financial protection for insured members by promising to pay a weekly benefit in the event of a covered disability.

The cost of this insurance is paid by Kier Construction Corporation.

Eligibility

Definition of a Member

You are a member if you are a regular employee of Kier Construction Corporation, actively working at least 30 hours each week, and a citizen or resident of the United States or Canada. 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.

Eligibility Waiting Period

If you are already a member on the date the group policy is effective, you are eligible on that date. If you become a member after the group policy effective date, you are eligible on the first day of the month that follows or coincides with 60 days of membership.

Benefits

Weekly Benefit

66 2/3 percent of the first \$3,000 of weekly predisability earnings as of the date of disability, reduced by deductible income (e.g., work earnings, workers' compensation, state disability, etc.)

Maximum Weekly Benefit

\$2,000

Minimum Weekly Benefit

\$15

Benefit Waiting Period

Your weekly benefit becomes payable after you have been continuously disabled for 7 days for disability caused by accidental injury, physical disease, pregnancy or mental disorder.

Definition of Disability

For the benefit waiting period and while the STD benefits are payable, you are considered disabled if you:

- Are unable – as a result of physical disease, injury, pregnancy or mental disorder – to perform with reasonable continuity the material duties of your own occupation; and
- Suffer a loss of at least 20 percent of your predisability earnings when working in your own occupation.

You will no longer be considered disabled when your earnings from any occupation meet or exceed 80 percent of your predisability earnings.

Maximum Benefit Period

90 days

Other Features and Services

- Reasonable Accommodation Expense Benefit
- Return to Work Incentive
- Return to Work Responsibility
- Temporary Recovery Provision

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Benefits at a Glance for Kier Construction Corporation

Group Policy # 159015

Effective Date January 1, 2015

Group Long Term Disability Insurance

Group Long Term Disability (LTD) 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 Kier Construction Corporation.

Eligibility

Definition of a Member

You are a member if you are a regular employee of Kier Construction Corporation, actively working at least 30 hours each week, and a citizen or resident of the United States or Canada. 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.

Eligibility Waiting Period

If you are already a member on the date the group policy is effective, you are eligible on that date. If you become a member after the group policy effective date, you are eligible on the first day of the month that follows or coincides with 60 days of membership.

Benefits

Monthly Benefit

66 2/3 percent of the first \$15,000 of monthly predisability earnings, reduced by deductible income (e.g., work earnings, workers' compensation, state disability, etc.)

Maximum Monthly Benefit

\$10,000

Minimum Monthly Benefit

\$100

Benefit Waiting Period

90 days

Definition of Disability

For the benefit waiting period and the first 24 months for which LTD benefits are payable, being unable – as a result of physical disease, injury, pregnancy or mental disorder – to perform with reasonable continuity the material duties of your own occupation and suffering a loss of at least 20 percent of predisability earnings when working in your own occupation.

After that, being unable – as a result of physical disease, injury, pregnancy or mental disorder – to perform with reasonable continuity the material duties of any occupation:

- That you are able to perform, due to education, training or experience,
- That is available at one or more locations in the national economy, and
- In which you can be expected to earn at least 60 percent of predisability earnings within 12 months of returning to work, regardless of whether you are working in that, or any other, occupation.

Maximum Benefit Period

If you become disabled before age 62, LTD benefits may continue until age 65 or to the Social Security Normal Retirement Age (SSNRA) or 3 years 6 months, whichever is longest. 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	To SSNRA, or 3 years 6 months, whichever is longer
63	To SSNRA, or 3 years, whichever is longer
64	To SSNRA, or 2 years 6 months, whichever is longer
65	2 years
66	1 year 9 months
67	1 year 6 months
68	1 year 3 months
69+	1 year

Other Features and Services

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

This information is only a brief description of the group LTD insurance policy sponsored by Kier Construction Corporation. The controlling provisions will be in the group policy issued by The Standard. The group policy contains a detailed description of the limitations, reductions in benefits, exclusions and when The Standard and Kier Construction Corporation 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.



Manage stress right now

Stress can escalate until your neck is sore, your heart is racing, and you feel overwhelmed. On an average day, more than half of the workforce leaves work with neck pain, tired eyes, or sore hands. Many take the stress home, vent with family or friends, and then have trouble sleeping. Stop the stress cycle with these ten quick, easy tips.

DEEP BREATHS

Slow racing thoughts and relax knotted muscles by breathing deeply and slowly, at least ten times. Put one hand on your stomach. Make sure it rises with each breath. Avoid fast, shallow chest breaths that increase tension. Breathe in through your nose and exhale through your mouth.

VISUALIZATION

Picture your favorite place to relax. Beach? Woods? Hiking trail? Keep a picture in your office or on your refrigerator. Pause to feel, hear, and smell your special place. Be there, and the next time you visit your place of contentment, anchor more vivid images to access when your stress cycle begins to escalate.

PRIORITIZE

Write down your top three priorities for the day. Put the rest aside. If possible, stop answering your phone or e-mail for thirty minutes. Collect yourself. Focus. When priorities change, pitch that note and write another with only three points. Don't think too far ahead. Stay in the moment. Work on what's in front of you.

RELAXING MUSIC

If your workplace allows music, opt for slow classical pieces such as Debussy's "Clair de Lune" or contemporary CDs such as George Winston's "Summer" or "Winter." Slow your mind and even try to walk in that cadence. Move and swing your arms slightly, doing subtle shoulder rolls to loosen up before you take up the next project.

POSITIVE SELF-TALK

Don't buy into "calamity conversations" and absorb the stress of others. Run positive messages through your mind. Use your voice. Say, "Of course I can handle this, all in good time." Walk outside if work continues as the main topic at lunch. Think of something besides work as you walk: dinner with your spouse or your daughter's soccer game. "I'm really looking forward to this evening."

SET BOUNDARIES AND DETACH

Make taking care of yourself your first emotional priority. You can't make people you don't like vanish, but you can make them a smaller part of your emotional life by responding differently to their emotionality, behavior, and crises. This means knowing what your hot buttons are and practicing different responses, getting better each time you try.

LAUGH AT YOURSELF

It's impossible to smile and stay stressed. If you smile when you're talking with a coworker or smile when you answer the

phone, your stress will unwind. CDs are available with contagious laugh tracks. Keep a list of funny situations you've been involved in or scenes from a movie with your favorite comedian. Recall and laugh.

SELECT STRESS-FREE SNACKS

Sugar can make you feel great during stressful times, but when your blood sugar crashes, you end up more strung out than before. Choose high-protein snacks such as yogurt or nuts or fibrous vegetables and fruits such as carrots or apples. Decaffeinated teas can be soothing, but avoid coffee, tea, or pop with caffeine, all of which heighten anxiety.

CHANGE THE CHANNEL

Bringing the tension home? Break away from your stress by tuning into a comedy or romance on TV or DVD at the theater enjoy a storyline where everything ends on a happy note. Leave your own drama by enjoying someone else's story. No news, no high-adrenaline adventure flicks.

WHAT THE EAP CAN DO

If these tips don't work for you, or if you think you need something more, phone the EAP. You may need additional help to resolve personal problems or issues that are the source of stress in your life. The EAP will help you find a way to feel good again.

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