

Summary of Benefits

## Group Long Term Disability Insurance

Group name: Phantom Administrative, LLC  
 Group number: AL00005260  
 Class: 01: Owners  
 02: All Other Eligible Employees

**See your benefit certificate for specific plan details, eligibility definitions, limitations, and exclusions.**

<p><b>Group long term disability benefit amount:</b> 60% of monthly earnings up to a maximum monthly benefit of \$5,000</p>
<p><b>Elimination period</b>          The number of days you must be unable to work due to an approved qualifying disability before benefits begin: 90 days</p>
<p><b>Maximum Benefit period</b>          To Social Security Normal Retirement Age          See your certificate for specific maximum payment durations based on age at the time of disability. Benefits paid at the time of an approved qualifying disability may vary from the benefit duration period shown.</p>
<p><b>Partial disability benefits</b>          If you are able to return to work part-time, you may still receive a portion of your long term disability benefit to help fill the gap in your income.</p>
<p><b>Survivor benefit</b>          If you pass away while receiving Long Term Disability benefits, a lump-sum payment benefit will be paid to your beneficiary. The Survivor Benefit is equal to three times your monthly benefit.</p>
<p><b>Vocational rehabilitation</b>          We may provide services, such as vocational testing and training, job modifications and job placement to help you return to active employment if you suffer a disability. You may also receive an additional rehabilitation incentive benefit.</p>
<p><b>Social Security assistance</b>          If you are receiving long term disability benefits, we will help you apply for Social Security and offer guidance through appeal process.</p>
<p><b>Resource Advisor</b>          This value-added support program gives you and your family access to work/life resources, at no additional cost to you, including: face-to-face visits with a counselor or online visits via LiveHealth Online; identity monitoring and identity theft victim recovery services, legal and financial consultations; toll-free, 24/7 phone counseling from anywhere in the United States; and unlimited access to Resource Advisor online resources at <a href="http://www.resourceadvisor.anthem.com">www.resourceadvisor.anthem.com</a>, program name "AnthemResourceAdvisor". To access Resource Advisor call (888) 209-7840 and ask for Resource Advisor.</p>
<p><b>Pre-existing conditions</b>          A pre-existing condition is an illness or injury for which you received treatment or where symptoms were present within 3 months prior to your effective date of coverage. This exclusion will not apply if the Elimination Period for Disability begins after You have been insured under the Policy for at least 12 months.</p>

**This is not a contract. It is a partial listing of benefits and services that is dependent on the Plan Options chosen. This benefit overview is only one piece of your entire enrollment package. All benefits and services are subject to the conditions, limitations, exclusions and provisions listed in the contract documents: the Certificate, Policy, and/or Trust Agreement for this product. In the event of a conflict between the contract documents and this benefits description, the contract documents will prevail. If you have any questions, please contact your Human Resources/Benefits manager.**

**Exclusions and limitations are listed in detail in the certificate, policy or trust agreement that applies to this**

product.

**The Value Added additional services are not a part of the certificate, policy or trust agreement and do not modify any insured benefits. The Value Added additional services are provided based on negotiated agreements between the insurance company and certain service providers. Although the insurance company endeavors to make these services available to all policyholders and certificateholders as described, modifications to our agreements with service providers may require that services be periodically modified or terminated. Such modification or termination of services may be made based on cost to the insurer, availability of services, or other business reasons at the discretion of the insurer or service providers.**

Life and Disability products are underwritten by Anthem Life Insurance Company. In Georgia, Life and Disability products are underwritten by Greater Georgia Life Insurance Company using the trade name Anthem Life. In New York, Life and Disability products are underwritten by Anthem Life & Disability Insurance Company. Anthem is a registered trademark of Anthem Insurance Companies, Inc.

LTD Anthem Life Rev. 5/2023