
Exceptions: Circumstances not covered by the LTD Plan

You would not be covered by the LTD Plan if you were disabled because of:

- Intentionally self-inflicted injury or attempted suicide.
- War or acts of war.

How long you can receive long-term benefits

While you are disabled, LTD payments will continue:

- Until you reach age 65, if your disability began before age 60.
- For five years or until you reach age 70 (whichever occurs first), if your disability started after age 60. (In no event will you receive less than one year of benefit.)
- For one year, if you become disabled after age 70.

Two exceptions will change how long you receive payments. Your LTD benefit will stop after 24 months of LTD payments:

- If after that time you can return to an occupation for which you are reasonably qualified by education, experience or training, *even if it is not your current job.*
- For a disability attributed to a mental or nervous condition, including alcohol and drug dependence.

If you have exhausted your LTD benefits because of the two exceptions listed above, you have to periodically submit to Digital evidence of disability so that company-sponsored benefits, with the exception of SAVE and ESPP, can be continued as if you were collecting Digital's LTD benefits.