

Nortel Networks Corporation

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Long-Term Disability (LTD)

BENEFITS OVERVIEW

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If you're still disabled (according to the definition of disability) after 26 consecutive weeks, you'll begin receiving long-term disability (LTD) benefits. Nortel's LTD benefits are fully insured by Great-West Life Assurance Company.

CORE LTD COVERAGE

While you remain in Nortel's employ, you will be covered for 50% of your salary (up to a maximum monthly benefit of \$8,000) in the unfortunate case that you become disabled for longer than the period covered by the Short-Term Disability program (STD). Participation in this plan is mandatory and you must pay the full cost of the plan.

LTD COST

The cost of the plan will be deducted from your bi-weekly pay. The amount deducted will be based on your salary (with a cap at \$192,000, reflecting the benefit maximum), and will be 0.96% of each pay period total. Benefits credits cannot be applied to the LTD premium.

LTD POLICY BOOKLET

For further details on the Great-West Life LTD plan, refer to the [policy booklet](#).

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