GROUP BENEFITS

Buy-Up Long Term Disability Insurance

THE HARTFORD

Benefit Highlights

Marvell Semiconductor, Inc.

What is Buy-Up Long Term Disability Insurance?	Buy-Up Long Term Disability Insurance pays you a portion of your Earnings if you cannot work because of a disabling illness or injury. This highlight sheet is an overview of your Buy-Up Long Term Disability Insurance. Once a group policy is issued to your employer, a certificate of Insurance will be available to explain your coverage in detail.
What is disability?	Disability is defined in The Hartford's contract with your employer. Typically, disability means that you cannot perform one or more of the essential duties of your occupation due to injury, sickness, pregnancy or other medical conditions covered by the insurance. Once you have been disabled for 24 months, you must be prevented from performing one or more of the essential duties of any occupation.
Am I eligible?	You are eligible if you are an active full time Employee who works at least 30 hours per week on a regularly scheduled basis.
How much coverage would I have?	Your Employer Provides coverage that pays you a benefit of 60% of your Earnings to a maximum monthly benefit of $10,000. This plan includes a minimum benefit of the greater of: 10% of the benefit based on Monthly Income Loss before the deduction of Other Income Benefits or $100 per month. You may purchase coverage that pays you a benefit of 65% of your Earnings to a maximum monthly benefit of $20,000. This plan includes a minimum benefit of the greater of: 10% of the benefit based on Monthly Income Loss before the deduction of Other Income Benefits or $100 per month. Earnings are defined in The Hartford's contract with your employer.
When can I enroll?	You must elect coverage within 31 days of your eligibility waiting period, which is on your date of hire.
When is it effective?	Coverage goes into effect subject to the terms and conditions of the policy. In no case will newly elected benefits become effective sooner than on your date of hire or per the terms of your contract. You must be Actively at Work with your employer on the day your coverage takes effect.
How long do I have to wait before I can receive my benefit?	You must be disabled for at least 365 days before you can receive an Employer Paid Long Term Disability Insurance benefit payment and for at least 365 days before you can receive a Buy-Up Long Term Disability Insurance benefit payment.
Are there other limitations to enrollment?	The guaranteed issue amount is the amount of Insurance that you may elect without providing evidence of insurability. If you enroll within 31 days of your first day of eligibility, you will be guaranteed up to the maximum monthly benefit of $10,000. You will be required to provide evidence of insurability to be considered for a maximum monthly benefit greater than $10,000. If you do not enroll within 31 days of your first day of eligibility, you will be considered a "late entrant." Typically, late entrants must show evidence of insurability and may be responsible for the cost of physical exams or other associated costs if they are required.

Can the duration or amount of my benefit be reduced?	Yes. Your benefit duration may be reduced once you reach certain ages specified in The Hartford's contract with your employer. In addition, as described below within the Important Details, your monthly Long-Term benefit may be reduced by other income you receive.
How long will my disability payments continue?	For as long as you remain disabled, or until you reach your Social Security Normal Retirement Age (as stated in the 1983 revision of the United States Social Security Act.), whichever is sooner. If your disability occurs at age 63 or above, your payments may be reduced.

Important Details

The following is an overview of your Buy-Up Long Term Disability Insurance. Once a group policy is issued to your employer, a certificate of Insurance will be available to explain your coverage in detail.

Exclusions:

You cannot receive Buy-Up Long Term Disability Insurance benefit payments for disabilities that are caused or contributed to by:

- War or act of war (declared or not)
- The commission of, or attempt to commit a felony
- An intentionally self-inflicted injury
- Any case where your being engaged in an illegal occupation was a contributing cause to your disability

You must be under the regular care of a physician to receive benefits.

Mental Illness:

- You can receive benefit payments for Long-Term Disabilities resulting from mental illness for a total of 24 months for all disability periods during your lifetime.
- Any period of time that you are confined in a hospital or other facility licensed to provide medical care for mental illness does not count toward the 24 months lifetime limit.

Pre-existing Conditions

This policy will not provide coverage for any period of Disability beginning within the first 12 months of the effective date of your coverage under this policy if the period of Disability is caused by or substantially contributed to by a Pre-existing condition or the medical or surgical treatment of a Pre-existing condition.

Under the Core Option, You have a Pre-existing condition if:

- You received medical treatment, care or services for a diagnosed condition or took prescribed medication for a diagnosed condition in the 3 months immediately prior to the effective date of coverage under this Policy; or
- You suffered from a physical or mental condition, whether diagnosed or undiagnosed, which was misrepresented or not disclosed in your application and
  - for which you received a physician's advice or treatment within 3 months before the date of your coverage under this policy; or
  - which caused symptoms within 3 months before the date of issue for which a prudent person would usually seek medical advice or treatment.

Under the Buy-Up Option, You have a Pre-existing condition if:

- You received medical treatment, care or services for a diagnosed condition or took prescribed medication for a diagnosed condition in the 6 months immediately prior to the effective date of coverage under this Policy; or
- You suffered from a physical or mental condition, whether diagnosed or undiagnosed, which was misrepresented or not disclosed in your application and
  - for which you received a physician's advice or treatment within 6 months before the date of your coverage under this policy; or
  - which caused symptoms within 6 months before the date of issue for which a prudent person would usually seek medical advice or treatment.

Your benefit payments **will be reduced** by other income you receive or are eligible to receive due to your disability, such as:

- Social Security Disability Insurance (please see next section for exceptions)
- Workers' Compensation
- Other employer-based Insurance coverage you may have
- Unemployment benefits
- Settlements or judgments for income loss
- Retirement benefits that your employer fully or partially pays for (such as a pension plan)

Your benefit payments **will not be reduced** by certain kinds of other income, such as:

- Retirement benefits if you were already receiving them before you became disabled
- Retirement benefits that are funded by your after-tax contributions
- Your personal savings, investments, IRAs or Keoghs
- Profit-sharing
- Most personal disability policies
- Social Security increases

This Benefit Highlights Sheet is an overview of the Buy-Up Long Term Disability Insurance being offered and is provided for illustrative purposes only and is not a contract. It in no way changes or affects the policy as actually issued. Only the Insurance policy issued to the policyholder (your employer) can fully describe all of the provisions, terms, conditions, limitations and exclusions of your Insurance coverage. In the event of any difference between the Benefit Highlights Sheet and the Insurance policy, the terms of the Insurance policy apply.