



bebe stores, Inc.

Summary of Benefits for Long Term Disability Insurance for Employees of bebe stores, Inc.

Eligibility	All active, full-time employees working a minimum of 37.5 regularly scheduled hours per week.																								
Waiting Period for New Hires	First of the month following 12 months of employment																								
Monthly Benefit	60% of your Basic Monthly Earnings, less benefits from other income, to a maximum monthly benefit of \$20,000 <i>This benefit is paid for by your employer.</i>																								
Elimination Period	90 Days from the date you became disabled																								
Definition of Disability	During the Elimination Period and the first 24 months of disability, it is the inability to perform the material duties of your "own occupation". After that, it is "any occupation" based on your training, education and experience.																								
Maximum Benefit Period	<table border="0" style="width: 100%;"> <thead> <tr> <th style="text-align: left;"><u>Age at Disability</u></th> <th style="text-align: left;"><u>Maximum Benefit Period</u></th> </tr> </thead> <tbody> <tr> <td>Less than age 60.....</td> <td>Greater of SSNRA* or to age 65 (but not less than 5 years)</td> </tr> <tr> <td>60</td> <td>60 Months</td> </tr> <tr> <td>61</td> <td>48 Months</td> </tr> <tr> <td>62</td> <td>42 Months</td> </tr> <tr> <td>63</td> <td>36 Months</td> </tr> <tr> <td>64</td> <td>30 Months</td> </tr> <tr> <td>65</td> <td>24 Months</td> </tr> <tr> <td>66</td> <td>21 Months</td> </tr> <tr> <td>67</td> <td>18 Months</td> </tr> <tr> <td>68</td> <td>15 Months</td> </tr> <tr> <td>69 and over</td> <td>12 Months</td> </tr> </tbody> </table>	<u>Age at Disability</u>	<u>Maximum Benefit Period</u>	Less than age 60.....	Greater of SSNRA* or to age 65 (but not less than 5 years)	60	60 Months	61	48 Months	62	42 Months	63	36 Months	64	30 Months	65	24 Months	66	21 Months	67	18 Months	68	15 Months	69 and over	12 Months
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Social Security Offset	Your LTD Benefit is offset by any Social Security benefit you receive or are eligible for and your spouse or child receives or are eligible for because of your disability.																								
Survivor Benefit	Benefit equal to 3 times the last monthly benefit. The survivor benefit is a onetime payout.																								
Successive Period	If you become disabled for the same or related condition within 6 months following your prior disability, you will not need to file a new LTD claim and any new period of disability will be considered under your prior claim.																								

The above information provides highlights of your plan. It does not and is not intended to cover the program in detail. If a conflict exists between a statement in this document and any provision in the policy, the policy will govern.

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Pre-Existing Exclusion

Benefits are not payable for pre-existing conditions if you become disabled from that condition in the first 12 months after becoming insured. Pre-existing condition means a condition resulting from an Injury or Sickness for which you are diagnosed or receive Treatment within 3 months prior to your Effective Date, including pregnancy.

Mental Nervous/Drug & Alcohol/Non-Verifiable Limitation

12 Months Combined Maximum

Partial Disability Benefits

If you are receiving a monthly disability benefit and are able to return to work part-time, then you might be eligible to receive a benefit under the partial disability provision. You must be totally or partially disabled for at least 90 days and earning 20% or more of your pre-disability earnings.

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