

# Long Term Disability Insurance Plan Highlights 908282

Who pays for this coverage?	Participating employers of Advantage Health Plans pay 100% of the premium for the Long Term Disability.
Who is eligible for this coverage?	All actively employed employees of participating employers of Advantage Health Plans working at least 32 hours (or the ACA minimum number of hours required) each week for the participating employer in the U.S. Retirees and Directors are not eligible for this coverage.
What is my monthly benefit amount?	Long Term Disability coverage pays a benefit of 60% of your monthly earnings to a maximum of \$15,000.
What is the cost of coverage?	<p>Participating employers of Advantage Health Plans may choose <b>one</b> of the following options and will pay a rate of:</p> <p><b>Option 1:</b> after <u>90 days</u> of disability \$0.39 per \$100 of covered salary  <b>Option 2:</b> after <u>180 days</u> of disability \$0.32 per \$100 of covered salary</p> <p><b>Premium Calculation</b>          (Monthly Salary ÷ 100) X Rate = Monthly Cost</p> <p>*If monthly salary exceeds \$25,000, use \$25,000 for your monthly salary.</p>
How long do I have to wait to receive benefits?	<p>The elimination period is the length of time you must be continuously disabled before you can receive benefits.</p> <p>You could begin receiving LTD benefits if you are still disabled (as described in the definition of disability):</p> <p><b>Option 1:</b> after <u>90 days</u> of disability, or  <b>Option 2:</b> after <u>180 days</u> of disability.</p> <p>No loss of income is required during the elimination period.</p> <p>If you return to work while satisfying the elimination period and are no longer disabled, you may satisfy the elimination period within the accumulation period – you don't have to be continuously disabled through the elimination period, if you are satisfying the elimination period under this provision. If you don't satisfy the elimination period within the accumulation period, a new period of disability will begin.</p> <p><i>Accumulation Period</i> is the period of time from the date the disability begins during which you must satisfy the elimination period. The accumulation period is two times your elimination period.</p> <p>During your elimination period you will be considered disabled if you are limited from performing the material and substantial duties of your regular occupation due to your sickness or injury, and you are under the regular care of a physician. You are not required to have a 20% or more earnings loss to be considered disabled during the elimination period due to the same sickness or injury.</p>
How long will my benefits last?	The duration of your benefit payments is based on your age when your disability occurs. Your LTD benefits are payable for the period during which you continue

	to meet the definition of disability. If your disability occurs before age 62, benefits could be payable up to the Social Security Normal Retirement Age. If your disability occurs at or after age 62, your benefits would be paid according to the benefit duration schedule.
What is my maximum monthly benefit amount?	Your total monthly benefit (including all benefits provided under this plan) will not exceed 100% of your monthly earnings, unless the excess amount is payable as a Cost of Living Adjustment. However, if you are participating in Unum's Rehabilitation and Return to Work Assistance program, your total monthly benefit (including all benefits provided under this plan) will not exceed 110% of your monthly earnings (unless the excess amount is payable as a Cost of Living Adjustment).  Cost of Living Adjustment: 3% beginning after 1 year with a duration of 5 years
Can my benefit be reduced?	<b>Your disability benefit may be reduced by deductible sources of income and any earnings you have while disabled.</b> Deductible sources of income may include such items as disability income or other amounts you receive or are entitled to receive under: workers' compensation or similar occupational benefit laws; state compulsory benefit laws; automobile liability and no fault insurance; legal judgments and settlements; certain retirement plans; salary continuation or sick leave plans; other group or association disability programs or insurance; and amounts you or your family receive or are entitled to receive from Social Security or similar governmental programs.
When would I be considered disabled?	<u>Corporate Officers</u> You are disabled when Unum determines that: <ul style="list-style-type: none"> <li>• you are limited from performing the material and substantial duties of your regular occupation* due to sickness or injury and are not working; or</li> <li>• you have a 20% or more loss of indexed monthly earnings while working.</li> </ul> <u>All Other Employees</u> During the first 24 months, Unum will define disability as follows: <ul style="list-style-type: none"> <li>• you are unable to perform the material and substantial duties of your regular occupation* due to sickness or injury and are not working; or</li> <li>• you have a 20% or more loss of indexed monthly earnings while working.</li> </ul> After 24 months of payments, you are disabled when Unum determines that due to the same sickness or injury: <ul style="list-style-type: none"> <li>• you are unable to perform the duties of any gainful occupation for which you are reasonably fitted by education, training or experience.</li> </ul> You must be under the regular care of a physician.  <small>*Unless the policy specifies otherwise, as part of the disability claims evaluation process, Unum will evaluate your occupation based on how it is normally performed in the national economy, not how work is performed for a specific employer, at a specific location, or in a specific region.</small>
Can I receive rehabilitation and return-to-work services?	If you are deemed eligible and are participating in the program, Unum will pay an additional benefit of 10% of your gross disability payment to a maximum of \$1,000 per month.
What other services are available?	If you are disabled, participating in the rehabilitation and return-to-work assistance program, and have dependent care expenses, you may also receive the dependent care expense benefit — \$350 per dependent per month, to a monthly maximum of \$1,000 for all eligible dependents combined.

What else is included with this policy?

**Worldwide emergency travel assistance** - Emergency travel assistance is available to you, your spouse\* and your dependent children when you travel to any foreign country, including Canada or Mexico. It is also available anywhere in the United States when you travel just 100 or more miles from home.

\* A spouse traveling on business for his or her employer is not covered by the program.

**Recovery Payments** – Pays a monthly benefit to employees who return to their regular occupation on a full-time basis, after having been disabled and receiving LTD payments under the terms of the plan. Recovery payments will cease on the earlier of:

- The date the employee's current earning exceed 80% of his or her indexed monthly earnings; or
- The end of the maximum period of payment.

**3 Month Lump-Sum Accelerated Survivor Benefit** – You may receive your 3-month survivor benefit prior to your death if you have been diagnosed as terminally ill. UNUM will pay you a lump sum amount equal to 3 months of your gross disability payment if:

- you have been diagnosed with a terminal illness or condition;
- your life expectancy has been reduced to less than 12 months; and
- you are receiving monthly payments.

**Indexed Pre-Disability Earnings** – UNUM will pay the monthly payment if you are disabled and your monthly disability earnings, if any, are less than 20% of your indexed monthly earnings, due to the same sickness or injury.

If you are disabled and your monthly disability earnings are from 20% through 80% of your indexed monthly earnings, due to the same sickness or injury, Unum will figure your payment as follows:

During the first 12 months of payments, while working, your monthly payment will not be reduced as long as disability earnings plus the gross disability payment does not exceed 100% of indexed monthly earnings:

1. Add your monthly disability earnings to your gross disability payment.
2. Compare the answer in Item 1 to your indexed monthly earnings.

If the answer from Item 1 is less than or equal to 100% of your indexed monthly earnings, Unum will not further reduce your monthly payment.

If the answer from Item 1 is more than 100% of your indexed monthly earnings, Unum will subtract the amount over 100% from your monthly payment.

After 12 months of payments, while working, you will receive payments based on the percentage of income you are losing due to your disability.

1. Subtract your disability earnings from your indexed monthly earnings.
2. Divide the answer in Item 1 by your indexed monthly earnings. This is your percentage of lost earnings.
3. Multiply your monthly payment by the answer in Item 2.

Unum will pay this amount you each month.

Unum may require you to send proof of your monthly disability earnings at least quarterly. We will adjust your payment based on your quarterly disability earnings.

	<p>After the elimination period, if you are disabled for less than 1 month, we will send you 1/30 of your payment for each day of disability.</p> <p><b>Freeze in Cost of Living Increases from Deductible Sources of Income</b> - Once Unum has subtracted any deductible source of income from your gross disability payment, Unum will not further reduce your payment due to a cost of living increase from that source.</p> <p><b>Waiver of Premium for employees receiving LTD payments</b> – Unum does not require premium payments for an insured while he or she is receiving Long Term Disability payments under this plan</p> <p><b>12 month Rehire Provision</b> - If your employment ends and you are rehired within 12 months, your previous work while in an eligible group will apply toward the waiting period.</p>
Does this plan include help with work-life balance?	Yes. Our work-life balance employee assistance program (EAP) provides professional advice for a wide range of personal and work-related issues. The service is available to you and your family members 24 hours a day, 365 days a year. It provides resources to help you find solutions to everyday issues — such as financing a car or selecting child care — as well as more serious problems, such as alcohol or drug addiction, divorce or relationship problems. There is no additional charge for using the program, and you do not have to have filed a disability claim or be receiving benefits to use the program.
What happens if I die while receiving disability benefits?	<p>Your eligible survivor will receive a lump-sum benefit equal to three months of your gross disability payment if, on the date of your death, you had been disabled for 180 or more consecutive days, and you were receiving or were entitled to receive payments under the plan.</p> <p>You may request this benefit early if you have been diagnosed with a terminal illness resulting in a life expectancy of less than 12 months, and you are receiving monthly payments. If you choose to receive this benefit, no survivor benefit will be payable to your eligible survivor upon your death.</p>
Are my benefits taxed?	Any benefit that is paid by your employer is generally taxable.
Does my plan cover mental and nervous conditions?	Yes. Depending on your plan, the lifetime cumulative maximum benefit period for all disabilities due to mental illness and disabilities based primarily on self-reported symptoms is 24 months. Only 24 months of benefits will be paid for any combination of such disabilities — even if the disabilities are not continuous and/or are not related. Payments may only continue beyond X months if you are confined to a hospital or institution as a result of the disability.
What is not covered?	<p>Benefits would not be paid for disabilities caused by, contributed to by, or resulting from:</p> <ul style="list-style-type: none"> <li>• Intentionally self-inflicted injuries;</li> <li>• Active participation in a riot;</li> <li>• War, declared or undeclared or any act of war;</li> <li>• Commission of a crime for which you have been convicted;</li> <li>• Loss of professional license, occupational license or certification; or</li> <li>• Pre-existing conditions (see pre-existing condition section)</li> </ul>

	The loss of a professional or occupational license does not, in itself, constitute disability. Unum will not pay a benefit for any period of disability during which you are incarcerated.
What is considered a pre-existing condition?	You have a pre-existing condition if: <ul style="list-style-type: none"> <li>• you received medical treatment, consultation, care or services including diagnostic measures, or took prescribed drugs or medicines in the 3 months just prior to your effective date of coverage; and</li> <li>• the disability begins in the first 12 months after your effective date of coverage.</li> </ul>
When does my coverage end?	Your coverage under the policy ends on the earliest of the end of the month following: <ul style="list-style-type: none"> <li>• The date the policy or plan is cancelled;</li> <li>• The date you no longer are in an eligible group;</li> <li>• The date your eligible group is no longer covered;</li> <li>• The last day of the period for which you made any required contributions;</li> <li>• The last day you are in active employment except as provided under the covered layoff or leave of absence provision.</li> </ul> <p>Please see your plan administrator for further information on these provisions.</p> <p>Unum will provide coverage for a payable claim which occurs while you are covered under the policy or plan.</p>

This information is not intended to be a complete description of the insurance coverage available. The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable. For complete details of coverage and availability, please refer to Policy Form C.FP-1 et al, or contact your Unum representative.  
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