

Voluntary Short Term Disability Insurance Plan Highlights Policy #423075

Who pays for this coverage?	Employees of participating employers of Advantage Health Plans pay 100% of the premium for the Voluntary Short 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 weekly benefit amount?	If you meet the definition of disability, you could receive a weekly benefit equal to 60% of your weekly earnings, to a maximum of \$2,000 per week. The minimum weekly benefit is \$25.
How long do I have to wait to receive benefits?	The elimination period is the length of time you must be continuously disabled before you can receive benefits. If your disability is the result of a covered injury or sickness, you could begin receiving benefits after 14 days.
When would I be considered disabled?	Your plan defines disability when Unum determines that, due to sickness or injury: <ul style="list-style-type: none"> • You are limited from performing the duties of your regular occupation due to injury or sickness and are not working; or • You are working and you have a 20% or more loss in weekly earnings due to sickness or injury.
How long will my benefits last?	As long as you continue to meet the definition of disability, you may receive benefits for 11 or 24 weeks depending on chosen plan design.

How much does it cost? Participating employers of Advantage Health Plans may choose **one** of the following options and employees will pay a rate of:

Rates* per \$10 of weekly benefit		
Age	Option 1: 24 Weeks Max Benefit Duration	Option 2: 11 Weeks Max Benefit Duration
<25	\$1.15	\$1.01
25-29	\$1.54	\$1.36
30-34	\$1.39	\$1.19
35-39	\$0.98	\$0.79
40-44	\$0.79	\$0.59
45-49	\$0.85	\$0.58
50-54	\$0.97	\$0.66
55-59	\$1.10	\$0.75
60-64	\$1.31	\$0.89
65+	\$1.59	\$1.08

Here's how to calculate your per-paycheck costs:

$$\begin{array}{r}
 \underline{\hspace{2cm}} \div 52 = \underline{\hspace{2cm}} \text{ X } \underline{\hspace{1cm}} \text{ X } \underline{\hspace{1cm}} = \underline{\hspace{2cm}} \\
 \text{Annual salary} \qquad \qquad \qquad \text{Weekly salary} \qquad \qquad \text{Benefit \%} \qquad \qquad \text{Weekly benefit} \\
 \underline{\hspace{2cm}} \div 10 = \underline{\hspace{2cm}} \text{ X } \underline{\hspace{1cm}} = \underline{\hspace{2cm}} \\
 \text{Weekly benefit} \qquad \qquad \qquad \qquad \qquad \qquad \text{Your rate*} \qquad \qquad \text{Monthly cost} \\
 \underline{\hspace{2cm}} \text{ X } 12 = \underline{\hspace{2cm}} \div \underline{\hspace{1cm}} = \underline{\hspace{2cm}} \\
 \text{Monthly cost} \qquad \qquad \qquad \text{Annual cost} \qquad \qquad \text{\# paychecks} \qquad \qquad \text{Cost per paycheck}
 \end{array}$$

If your annual salary exceeds \$173,316, use \$173,316 as your annual salary for this calculation. Final costs may vary due to rounding. ***Your rate is based on your age as of the first of the month.**

Can my benefit be reduced?	Your disability benefit may be reduced by deductible sources of income and any earnings you have while disabled. 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; 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.
What features are included?	<ul style="list-style-type: none"> • 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 \$250 per week. • 12 Month Rehire Provision: If you are rehired within 12 months of the termination date, previous service in an eligible group will apply toward the waiting period to determine your eligibility date. • Guaranteed Insurability subject to Pre-existing Condition Limitation: You have a pre-existing condition if: <ul style="list-style-type: none"> • 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 • The disability begins in the first 12 months after your effective date of coverage.
What is not covered?	Benefits would not be paid for disabilities caused by, contributed to by, or resulting from: <ul style="list-style-type: none"> • War, declared or undeclared, or any act of war; • Active participation in a riot; • Intentionally self-inflicted injuries; • Loss of professional license, occupational license or certification; • Commission of a crime for which you have been convicted; • Any period of disability during which are incarcerated; • Any occupational injury or sickness (this will not apply to a partner or sole proprietor who cannot be covered by law under workers' compensation or any similar law).
When does my coverage end?	Your coverage under the policy ends on the earliest of: <ul style="list-style-type: none"> • The date the policy or plan is cancelled; • The date you no longer are in an eligible group; • The date your eligible group is no longer covered; • The last day of the period for which you made any required contributions; • The last day you are in active employment except as provided under the covered layoff or leave of absence provision. <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>
General Information about Taxability	In general, the Select Short Term Voluntary Income Protection Plan weekly payment will not be taxable if Employees pay premiums with post-tax dollars.

You are considered in active employment, if on the day you apply for coverage, you are being paid regularly by your employer for the required minimum hours each week and you are performing the material and substantial duties of your regular occupation. 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.

Underwritten by Unum Life Insurance Company of America, Portland, Maine

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FOR

EMPLOYEES