

Disability Benefits

Provider: Unum

You may elect to participate in the Disability benefit at a per pay period cost to you. This coverage will pay you a monthly benefit if you become disabled due to an accident or an illness and unable to work. **In order to be eligible to receive a benefit, an employee is required to exhaust all available sick time. Please keep this in mind when choosing a benefit elimination (waiting) period.**

What is a waiting period?

The elimination period is the length of time you must be continuously disabled before you can receive benefits. Employees have the opportunity to choose which elimination (waiting) period fits their needs. The options on elimination (waiting) periods are:

- 14 days for accident and 14 days for illness
- 30 days for accident and 30 days for illness
- 60 days for accident and 60 days for illness
- 90 days for accident and 90 days for illness
- 180 days for accident and 180 days for illness

What is the maximum dollar amount that I can elect?

Coverage can be purchased in \$100 increments up to a maximum of 60% of your annual salary, beginning at a minimum benefit selection of \$200. LTD premiums are paid by employees on a post-tax basis, so the LTD benefits paid to employees are not taxed. When calculating monthly benefits, it is important to note that 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; 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 am I considered disabled?

You are disabled when Unum determines that:

- You are limited from performing the material and substantial duties of your regular occupation* due to sickness or injury; and
- You have a 20% or more loss of indexed monthly earnings due to the same sickness or injury.

*After 24 months, you are disabled when Unum determines that due to the same sickness or injury, you are unable to perform the duties of any gainful occupation for which you are reasonably fitted by education, training or experience

How long can disability benefits continue?

There are two plan choices available:

Plan 1: Pays a monthly benefit up to age 65*.

Plan 2: Pays a monthly benefit for a maximum of 24 months.

*If a participant becomes disabled after age 60, benefits could extend past age 65. Please refer to the certificate of coverage for the full benefit duration schedule.

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How do I enroll?

Employees who would like to enroll in the disability coverage must make an election on the employee self-service portal. Please make sure to select the plan details: the elimination (waiting) period, dollar amount and benefit coverage duration.

Do I need to complete any special forms to qualify?

No. Medical underwriting is not required for employees at this time.

Please note, any employee who declines coverage at this enrollment will have to complete an Evidence of Insurability Medical Questionnaire at any annual enrollment if they decide to enroll next year.

What is considered a pre-existing condition?

You have a pre-existing condition if:

- 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 if I have a pre-existing condition?

If you were enrolled in the prior carrier's coverage, continuity of coverage would apply when reviewing a disability that begins within the first 12 months of coverage with Unum. This means if a disability claim was filed within the first 12 months of the coverage, Unum would look to see if this was a pre-existing condition. If it was, Unum would verify if you were enrolled in the previous carrier's coverage and if you satisfied that pre-ex. If yes, then the claim would be paid.

Pre-existing conditions apply to any added benefits or increases in benefits or elimination periods. This limitation will not apply to a period of disability that begins after the employee has been covered for 12 months after the effective date of coverage, or the effective date of any added or increased benefits.

I do not work over the summer. If I am disabled in the summer can I collect a monthly benefit?

If your pay-type does not require you to work summer months, then you will not receive a benefit during the summer months, when you would not be missing scheduled work days.

This summary page provides a brief overview of your disability coverage. For a complete explanation of your coverage (exclusions, limitations and reductions of your coverage) please refer to your Certificate of Coverage.