



## Short Term Disability Income Protection insurance plan highlights Policy number #537234

**How many weeks can you afford to be without a paycheck?** With Short Term Disability Insurance, you won't have to miss several weeks of pay if you are unable to work because of a non-work related injury or illness.

This voluntary STD plan pays a percentage of your weekly salary for up to 22 weeks if you meet the definition of disability defined in the plan. Premiums are payroll deducted on a post-tax basis, so any benefits paid to you are not subject to state or federal income tax.

### **Your Plan**

#### ***Benefit Amount***

66 2/3% of your base weekly earnings (as defined by your employer) to a maximum of \$1,385 per week. (Employees currently enrolled in plans with benefit percentages of 33%, 50%, or 66% have the option of remaining in their current plan. However, all other UnumProvident plan provisions will apply.) Your STD benefits may be reduced by the amount of other income replacement benefits you receive for the same disability, such as benefits from state-mandated disability plans or Worker's Compensation, etc. However, the minimum weekly benefit is \$25.

#### ***Guarantee Issue***

You will not have to answer medical questions if you enroll before or on the date you become initially eligible, or within the 30 days following the date you become initially eligible for coverage. You will be required to provide evidence of insurability if you enroll following these enrollment periods or if you voluntarily cancel your coverage and are reapplying.

Please see your Plan Administrator for your eligibility date.

#### ***Definition of Disability***

You are disabled when Unum determines that due to your sickness or injury:

- you are unable to perform the material and substantial duties of your regular occupation; and
- you are not working in any occupation.

#### ***Elimination Period***

The Elimination Period is the length of time of continuous disability which must be satisfied before you are eligible to receive benefits. If your disability is the result of an injury that occurs while you are covered under the plan, your Elimination Period is 30 days.

If your disability is due to a sickness, your Elimination Period is 30 days.

#### ***Benefit Duration***

If you meet the definition of disability you may receive a benefit for 22 weeks.

## **Limitations/Exclusions/ Termination of Coverage**

### ***Pre-existing Condition Exclusion***

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 12 months after your effective date of coverage.

### ***Instances When Benefits Would Not Be Paid***

Benefits would not be paid for loss resulting from:

- war, declared or undeclared, or any act of war;
- active participation in a riot;
- intentionally self-inflicted injuries;
- loss of a professional license, occupational license or certification;
- commission of a crime for which you have been convicted under state or federal law;
- any period of disability during which you are incarcerated;
- an **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);*
- pre-existing condition.

### ***Termination of Coverage***

Your coverage under the policy ends on the earliest of the following:

- 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. Please see your Plan Administrator for further information on these provisions.

Unum will provide coverage for a payable claim which occurs while you are covered under the policy or plan.

### ***Delayed Effective Date of Coverage***

Insurance coverage will be delayed if you are not in active employment because of an injury, sickness, temporary layoff, or leave of absence on the date that insurance would otherwise become effective.

### ***Questions on Claims or Benefits?*** Call Unum's Customer Service Center at 800-421-0344.

*This plan highlight is a summary provided to help you understand your insurance coverage from Unum. Details may differ from state to state. Please refer to your certificate booklet for your complete plan description. If the terms of this plan highlight summary or your certificate differ from your policy, the policy will govern.*

Underwritten by:

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