



Your Unum Benefits

Don't delay! Protect your income & enroll in these valuable benefits today.

You work hard for your paycheck, and it can be difficult to budget for life's unexpected emergencies. That's why Davis County School District provides you with Short Term Disability and Long Term Disability coverage options through Unum. These benefits can help protect your finances from the uncertainty of the future and give you and your family peace of mind.

SHORT TERM DISABILITY: EMPLOYEE PAID

Davis County School District is offering voluntary employee-paid Short Term Disability Insurance to all eligible employees. The amount of benefit you receive from the plan may be reduced or offset by income from other sources.

- **How much coverage can you receive?** This coverage can replace 66.667% of your weekly earnings up to a maximum benefit of \$1,385 per week.
- **Elimination Period:** Your benefits would begin after 30 days of a covered injury or illness.
- **Benefit Duration:** You can receive benefits up to a 22 week benefit duration, depending on how long you remain disabled.

LONG TERM DISABILITY: SHARED CONTRIBUTION

Davis County School District is contributing to Long Term Disability Insurance for all eligible employees.

- **How much coverage can you receive?** This coverage can replace 60% of your monthly earnings, up to a maximum benefit of \$6,000 per month.
- **Elimination Period:** Your benefits would begin after 180 days of a covered injury or illness.
- **Benefit Duration:** You can receive benefits to age 65 (ADEA I)-- or older, depending how old you are when you become disabled.

If you didn't get coverage when you were first eligible, you'll have to answer medical questions and be approved for your election. Coverage will be effective 1st of the month following approval, if approved.



VALUE ADDED SERVICES

WORK-LIFE BALANCE EAP

Get access to professional help for a range of personal and work-related issues, including counselor referrals, financial planning and legal support.

WORLDWIDE EMERGENCY TRAVEL ASSISTANCE

One phone call gets you and your family immediate help anywhere in the world, as long as you're traveling 100 or more miles from home. However, a spouse traveling on business for his or her employer is not covered.

LTD SURVIVOR BENEFIT

If you die while you've been disabled and receiving benefits for at least 180 days, your family could get a benefit equal to 3 months of your gross disability payment.

EXCLUSIONS AND LIMITATIONS

ACTIVE EMPLOYEE

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

DELAYED EFFECTIVE DATE OF COVERAGE

Insurance coverage will be delayed if you are not an active employee because of an injury, sickness, temporary layoff, or leave of absence on the date that insurance would otherwise become effective. If your eligible dependent is totally disabled, your dependent's coverage will begin on the date they're no longer totally disabled. Totally disabled means your dependent spouse or children are confined in a hospital or similar institution or confined at home under the care of a physician for a sickness or injury.

EXCLUSIONS AND LIMITATIONS

Benefits will not be paid for disabilities caused by, contributed to by, or resulting from:

- 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 you are incarcerated;
- Excluded pre-existing conditions (see definition).

The loss of a professional or occupational license does not, in itself, constitute disability. The lifetime cumulative maximum benefit for all disabilities due to mental illness is 24 months. Disabilities based primarily on self-reported symptoms are limited to 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 can continue beyond 24 months only if you are confined to a hospital or institution as a result of the disability.

DEDUCTIBLE SOURCES OF INCOME

Your disability benefit may be reduced by deductible sources of income and any earnings you have while you are disabled, including such items as group disability benefits or other amounts you receive or are entitled to receive.

STD DEFINITION OF DISABILITY

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

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

You must be under the regular care of a physician in order to be considered disabled. The loss of a professional or

occupational license or certification does not, in itself, constitute disability.

'Substantial and material acts' means the important tasks, functions and operations generally required by employers from those engaged in your usual occupation that cannot be reasonably omitted or modified. 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.

STD PRE-EXISTING CONDITIONS

You have a pre-existing condition if:

- You received medical treatment, consultation, care or services including diagnostic measures for the condition, or took prescribed drugs or medicines for it 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.

LTD DEFINITION OF DISABILITY

You are considered 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 considered 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. You must be under the regular care of a physician in order to be considered disabled.

The loss of a professional or occupational license or certification does not, in itself, constitute disability.

"Substantial and material acts" means the important tasks, functions and operations that are generally required by employers from those engaged in your usual occupation and that cannot be reasonably omitted or modified. 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.

LTD PRE-EXISTING CONDITIONS

You have a pre-existing condition if:

- You received medical treatment, consultation, care or services including diagnostic measures for the condition, or took prescribed drugs or medicines for it in the 12 months just prior to your effective date of coverage; and
- The disability begins in the first 12 months after your effective date of coverage.

This information is not intended to be a complete description of the insurance coverage available. The policy has additional exclusions and limitations which may affect any benefits payable. See the actual policy or your Unum representative for specific provisions and details of availability.