

# Short Term Disability Insurance



## How does it work?

If a covered illness or injury keeps you from working, Short Term Disability Insurance replaces part of your income while you recover. As long as you remain disabled, you can receive payments for up to 13 weeks.

You're generally considered disabled if you're unable to do important parts of your job — and your income suffers as a result.

## Why is this coverage so valuable?

You can use the money however you choose. It can help you pay for your rent or mortgage, groceries, out-of-pocket medical expenses and more.

Short Term Disability Insurance pays you a weekly benefit if you have a covered disability that keeps you from working.

## What else is included?

### Cesarean section benefit

If you have a Cesarean section, you will be considered disabled for a minimum period of eight weeks unless you return to work before the end of the time.



## Consider your expenses

Utilities	\$
Housing	\$
Groceries	\$
Transportation	\$
Child care/Elder care	\$
Medical/Personal care	\$
Education	\$
Insurance	\$

## How much coverage can I get?

<b>You*</b>	You are eligible for coverage if you are an active employee in the United States working a minimum of 30 hours per week.
	Choose from \$100 to \$1,150 a week, (in \$50 increments). You can cover up to 60% of your weekly income. <small>*See the Legal Disclosures for more information.</small>

If you don't sign up now but decide to apply later, you may have to answer health questions.

This plan does not cover pre-existing conditions. See the disclosure section to learn more.

### Elimination period (EP)

This is the number of days that must pass between your first day of a covered disability and the day you can begin to receive your disability benefits.

Your benefits would begin after 0 days if you become disabled due to an injury and 7 days if you become disabled due to an illness.

### Benefit duration (BD)

The maximum number of weeks you can receive benefits while you're disabled. You have a 13 week benefit duration.

## Calculate your cost

- Follow the instructions on the worksheet at right to determine your cost per paycheck.

- For step 2:

Enter the weekly benefit amount you would want if disabled. This amount needs to be in \$50 increments from \$100 to the maximum weekly benefit available (calculated in step 1).

Disability worksheet						
1 Calculate your weekly disability benefit.						
\$ _____	÷	52	=	\$ _____	x 60%	= \$ _____
Enter your annual earnings				Your weekly earnings	(Max % of income covered)	Max weekly benefit available (if the amount exceeds the plan max of \$1,150, enter \$1,150.)
2 Calculate your cost per paycheck.						
\$ _____	÷	10	=	\$ _____	x _____	= \$ _____
				Your rate	Your monthly cost	Your annual cost
					x 12	= \$ _____
					÷ 12	= \$ _____
						Number of paychecks per year
						Your cost per paycheck

(Choose the age you will be when your coverage becomes effective. See your plan administrator for your plan effective date.)

Age	Rates
15-24	\$0.436
25-29	\$0.436
30-34	\$0.436
35-39	\$0.436
40-44	\$0.436
45-49	\$0.436
50-54	\$0.515
55-59	\$0.689
60-64	\$0.777
65+	\$0.794

Billed amount may vary slightly. Your rate is based on your age and will increase as you move to the next age band.

## Exclusions and Limitations

### Active employee

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.

### 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.

### Definition of disability

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

- You are limited from performing the material and substantial duties of your regular occupation; and
- You have a 20% or more loss in weekly earnings

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.

### Pre-existing conditions

You have a pre-existing condition if:

- you received medical treatment, medical advice, 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

### 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;
- 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);
- Excluded pre-existing conditions (see definition).

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

### 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.

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