

Who is eligible?	All Full-Time Benefit Eligible Employees working at least 30 hours each week and Part-Time Benefit Eligible employees working 20-29 hours each week.		
What is my weekly benefit amount?	If you meet the definition of disability, you could receive the following benefit amount:		
	<b>Date of hire</b>	<b>% up to 8 weeks</b>	<b>% after 8 weeks</b>
	On or After 07/01/2000	60%	60%
	7/1/1999 to 6/30/2000	65%	60%
	7/1/1998 to 6/30/1999	72%	60%
	7/1/1997 to 6/30/1998	79%	60%
	7/1/1996 to 6/30/1997	86%	60%
	7/1/1995 to 6/30/1996	93%	60%
	On or before 6/30/1995	100%	60%
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, you could begin receiving benefits after 7 calendar days. If your disability is the result of a covered sickness, you could receive benefits after 7 calendar days.		
When would I be considered disabled?	<p>You are disabled when Unum determines that, due to sickness or injury:</p> <p>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 due to the same sickness or injury.</p> <p>-You must be under the regular care of a physician in order to be considered disabled.</p> <p>-*The loss of a professional or occupational license or certifications does not, in itself, constitute disability.</p> <p>-We may require you to be examined by a physician, other medical practitioner and/or vocational expert of our choice. Unum will pay for this examination. We can require an examination as often as it is reasonable to do so. We may also require you to be interviewed by an authorized Unum Representative.</p>		
How long will my benefits last?	As long as you continue to meet the definition of disability, you may receive benefits for 26 weeks (including elimination period).		
When is my coverage effective?	Please see your plan administrator for your effective date.		
What if I am out of work when the coverage goes into effect?	Insurance 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 coverage would otherwise become effective.		
Can my benefit be reduced?	<b>Your disability benefit may be reduced by deductible sources of income and any earnings you have while disabled.</b> 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 is not covered?	<p>Benefits would not be paid for disabilities caused by, contributed to by, or resulting from:</p> <ul style="list-style-type: none"> <li>• War, declared or undeclared, or any act of war;</li> <li>• Active participation in a riot;</li> <li>• Intentionally self-inflicted injuries except as a result of illness or disease;</li> <li>• Loss of professional license, occupational license or certification;</li> <li>• Attempt to commit or commission of a crime for which you have been convicted;</li> <li>• Any period of disability during which are incarcerated;</li> <li>• Any occupational injury or sickness, however, disabilities due to occupational sicknesses or injuries for partners or sole proprietors who cannot be covered by a worker's compensation law or are not approved by a worker's compensation law (this will not apply to a partner or sole proprietor who cannot be covered by law under workers' compensation or any similar law);</li> </ul>		
When does my coverage end?	<p>Your coverage under the policy ends on the earliest of:</p> <ul style="list-style-type: none"> <li>• The date the policy or plan is cancelled;</li> <li>• The date you no longer are in an eligible group;</li> <li>• The date your eligible group is no longer covered;</li> <li>• The last day of the period for which you made any required contributions;</li> <li>• The last day you are in active employment except as provided under the covered layoff or leave of absence provision.</li> </ul>		

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 your policy or contact your Unum representative.

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