

Group Long Term Disability Insurance



Protection of Income for You and Your Family

In today's job market, you are not just negotiating for a reasonable income. You are also looking for your employer to help you protect your income if something happens. Long-term disability will help you protect you and your family.

// Up to \$10,000 in Benefits

Coverage pays 60% of your monthly salary up to a maximum of \$10,000 per month. You must be working at least 25 hours per week to qualify. Survivor benefits are also available. Disability plans are 100% employer-paid coverage.

// Continues to Pay Benefits if You Are Disabled and Working

You receive a monthly payment if monthly disability earnings are less than 20% of indexed monthly earnings due to the same sickness or injury. If higher, payment is calculated based on monthly earnings.

// Rehabilitation and Return to Work Assistance for You

UNUM has a vocational rehabilitation program available to assist you to return to work. This program is offered as a service and is voluntary on your part and on UNUM's part. This will be determined by UNUM's claim personnel as they review your claim.

SUMMARY OF BENEFITS

Long Term Disability Insurance

Coverage Provides Up to \$10,000 Monthly

The ACCE Long Term Disability Insurance Plan provides financial protection for you and your family by paying up to \$10,000 per month while you are disabled. The amount received is based on the amount you were earning before your disability began but cannot be more than 60% of your gross monthly income. Disability payments may be reduced by deductible sources and disability earnings. You must be working at least 25 hours per week to qualify for this employee benefit.

Guaranteed Acceptance

You are guaranteed acceptance for this coverage. You cannot be turned down. There are no health questions or medical exams required.

Choice of Benefit Elimination and Waiting Periods

This is an employer sponsored plan. Your employer has chosen which benefit level you are enrolled in as well as the waiting and elimination period. Please check with your benefit coordinator for plan information.

Choice of Plan Options

Benefits are payable for the period during which you continue to meet the definition of disability up to age 65, but not less than five years.

Age of Disability	Maximum Period of Payment
Less than age 60	To age 65, but not less than 5 years
Age 60	60 months
Age 61	48 months
Age 62	42 months
Age 63	36 months
Age 64	30 months
Age 65	24 months
Age 66	21 months
Age 67	18 months
Age 68	15 months
Age 69 and over	12 months

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 that may affect any benefits payable. To obtain a copy of policy, please reach out to your benefit coordinator.

Products are underwritten by: UNUM Life Insurance Company of America
2211 Congress Street, Portland, ME 04122

In New York, products are underwritten by First UNUM Life Insurance Company
99 Park Avenue, 6th Floor New York, NY 10016

Administered by: A.G.I.A., Inc.

Policy #525195 002

Pays Survivor Benefits

If you die, coverage will pay your eligible survivor a lump sum benefit equal to three months of the gross monthly disability payment if on the date of your death the disability had continued for 180 or more consecutive days, and you were receiving or were entitled to receive payments under the coverage. If you have no eligible survivors, payment will be made to your estate, unless there is none. In this case, no payment will be made.

Continues to Pay Benefits if You are Disabled and Working

UNUM will send you the monthly payment if monthly disability earnings, if any, are less than 20% of your indexed monthly earnings due to the same sickness or injury. If your earnings are higher, UNUM will compute payment based on monthly earnings.

Important Information

Coverage for You Ends on the Earliest of: the date the policy or plan is cancelled; the date they are no longer 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; or the last day you are in active employment except as provided under the covered layoff or leave-of-absence provision.

How UNUM Defines Disability: 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 in indexed monthly earnings due to the same sickness or injury.

After 24 months of payments, 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. The loss of a professional or occupational license or certification does not, in itself, constitute disability

UNUM may require you to be examined by a physician, other medical practitioner, or vocational expert of their choice.

UNUM will pay for this examination. They can require an examination as often as it is reasonable to do so. They may also require you to be interviewed by an authorized UNUM representative.

