

Short Term Disability Insurance



Financial Stability in Difficult Times

Many employees are not putting money away in savings like they used to. So, if something happens like a serious illness or injury, missed time at work equates to missed income, putting you at financial risk. A short-term disability plan can give you peace of mind until you are able to return to work.

// Up to \$2,500 in Weekly Benefits

Coverage pays 60% of your weekly salary up to a maximum of \$2,500 per week. Disability plans are 100% employer paid.

// Rehabilitation and Return to Work Assistance for You

The plan includes a vocational rehabilitation and return to work assistance program. If participating, you will be paid an additional disability benefit of 10% of your gross disability payment up to a maximum benefit of \$250 a week.

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

You will receive a weekly payment if monthly disability earnings are less than 20% of indexed weekly earnings due to the same sickness or injury. If weekly disability earnings are from 20%-80% of weekly earnings, payments are based on the percentage of income lost due to the disability.

SUMMARY OF BENEFITS

Short Term Disability Insurance

Provides 60% of Weekly Salary up to \$2,500

The ACCE Short Term Disability Insurance Plan provides financial protection for you and your family by paying up to \$2,500 per week while you are disabled. The amount you received is based on the amount you were earning before your disability began but cannot be more than 60% of your weekly salary. Disability payments may be reduced by deductible sources of income and disability earnings. You must be working at least 25 hours per week to qualify for this benefit.

Guaranteed Acceptance

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

Choice of 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.

Offers Rehabilitation and Return-to-Work Assistance for You

UNUM has a vocational rehabilitation and return-to-work assistance 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. If you participate in this program, you will be paid an additional disability benefit of 10% of your gross disability payment to a maximum benefit of \$250/week.

Continues to Pay Benefits if You Are Disabled and Working

UNUM will send you the weekly payment if your monthly disability earnings, if any, are less than 20% of your indexed weekly earnings due to the same sickness or injury. If your weekly disability earnings are from 20%-80% of weekly earnings, you will receive payments based on the percentage of income lost due to the disability.

Important Information

When Coverage Begins

Your employer pays 100% of the cost of coverage under a plan, your coverage will become active on the first of the month coincident with or next following the date you are eligible for coverage.

Coverage for You Ends on the Earliest of:

The date the policy or plan is cancelled; the date you 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 his or her regular occupation due to sickness or injury; and your employee has a 20% or more loss in indexed monthly earnings due to the same sickness or injury.

If you have a Cesarean section, you will be considered disabled for a minimum of 8 weeks beginning on the date of the Cesarean section, unless you return to work prior to the end of the 8 weeks. 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. 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. UNUM can require an examination as often as it is reasonable to do so.

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

