

Reviewing your Unum benefits

**Missoula
County
#559994**

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- **Long Term Disability**

- All employees working 20 hours/week after 60 days of employment

Employer Paid Base:

- 50% to a maximum of \$2,500
- Elimination period: 180 days
- Benefit duration: 5 Year ADEA
- Definition of Disability: 2 Year Residual
- Pre-Existing Conditions: 3/3/12
- Employee Assistance Program

Employee Paid Buy-Up:

- 60% to a maximum of \$5,000
- Elimination period: 180 days

- **Life and Accidental Death & Dismemberment**

Employer Paid Base:

- Flat \$20,000
- Age Reduction: 65% at age 70, 45% at age 70
- Accelerated Benefit: 50% up to \$750,000

Employer Paid Buy-up:

- Choice 1:\$6,000
- Choice 2:\$15,000
- Choice 3:\$25,000
- Choice 4:\$40,000
- Choice 5:\$60,000
- Choice 6:\$80,000
- Choice 7:\$100,000
- Age Reduction: 65% at age 70, 45% at age 70
- Accelerated Benefit: 50% up to \$750,000