

UNUM Group Long Term Disability Plan (cont.)

Your payment may be reduced by deductible sources of income and disability earnings. Some disabilities may not be covered or may have limited coverage under this plan.

Maximum Period of Payment:

<u>Age at Disability</u>	<u>Maximum Period of Payment</u>
Less than age 65	5 years
Age 65 through 68	To age 70, but not less than 1 year
Age 69 and over	1 Year

No premium payments are required for your coverage while you are receiving payments under this plan

Total Benefit Cap:

The total benefit payable to you on a monthly basis (including all benefits provided under this plan) will not exceed 100% of your monthly earnings. However, if you are participating in UNUM's Rehabilitation Return to Work Assistance program, the total benefit payable to you on a monthly basis (including all benefits provided under this plan) will not exceed 110% of your monthly earnings.

UNUM Group Long Term Care Plan

Long Term care (LTC) is the type of care received by someone who needs assistance performing the basic activities of daily living or needs assistance because of severe cognitive impairment. Disabilities that require LTC can be caused by accidents, illnesses, or chronic illnesses. Payments are paid directly to the covered member if the member loses at least two of the activities of daily living (eating, bathing, dressing, transferring, toileting, or continence) or has serious cognitive impairment.

Employer Provided Benefit: \$3,000/Month Facility
 \$1,500/Month Professional Home Care

Benefit Duration: 3 Years

Elimination Period: 90 Consecutive Days

*You can also purchase additional coverage for you and your family members. Request a LTC kit from Human Resources if interested.

Newly Hired Employees: Once eligible for the plan, will have **30** days to sign up for Guarantee Issue coverage. Please check with your employer for your effective date.

