



Short Term Disability Insurance

As a benefits-eligible employee, you are automatically covered by the Short Term Disability (STD) coverage on the first day of the month following your date of hire.

If a covered illness or injury keeps you from working, this STD plan replaces part of your income while you recover. Unum provides the STD claim administration and determines if you are eligible for STD based on supporting medical documentation.

PERCENTAGE OF INCOME REPLACED

100% of pre-disability earnings to a maximum of \$5,000 per week for first 10 days (includes benefit waiting period).

60% of pre-disability earnings to a maximum of \$5,000 per week from day 11 through week 26.

PTO may be used to subsidize pay to reach 100% of base salary. Other disability amounts will offset the amount received from STD.

ELIMINATION PERIOD

This is the number of days that must pass between your first day of a covered disability and the day you can begin to receive your disability benefits.

Your benefits would begin after you are disabled for 3 days. You must use PTO during the elimination period, if available.

BENEFIT DURATION

This is the maximum number of weeks you can receive benefits while you're disabled.

You have a 26 week benefit duration. If you have a Cesarean section, you will be considered disabled for a minimum period of eight weeks unless you return to work before the end of the time.

THIS INSURANCE MAY COVER A VARIETY OF CONDITIONS AND INJURIES. HERE ARE UNUM'S TOP REASONS FOR SHORT TERM DISABILITY CLAIMS:

- Pregnancy
- Injuries
- Joint Disorders
- Cancer
- Digestive disorders



CLAIMS SUBMISSIONS

A claim can be initiated online at unum.com, by utilizing the Unum app (after a short registration process) or by calling 877-721-3196.

EXCLUSIONS AND LIMITATIONS

ACTIVE EMPLOYEE

Active Employee means an employee who works for the Employer on a regular basis in the usual course of the Employer's business.

DELAYED EFFECTIVE DATE OF COVERAGE

Deferred Effective Date: When will my effective date for coverage or a change in my coverage be deferred?

If You are absent from work due to:

- 1) accidental bodily injury;
- 2) sickness;
- 3) mental illness;
- 4) substance Abuse; or
- 5) pregnancy;

on the date Your coverage, or increase in coverage, would otherwise have become effective, Your coverage, or increase in coverage will not become effective until You are Actively at Work one full day.

DEFINITION OF DISABILITY

You are disabled when we determine that:

- you are limited from performing the material and substantial duties of your regular occupation due to your sickness or injury; and
- you have a 20% or more loss in weekly earnings due[LC1] to that same sickness or injury. 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. If you have a Cesarean section, you will be considered disabled for a minimum period of eight weeks beginning on the date of your Cesarean section, unless you return to work prior to the end of the eight weeks.

DEDUCTIBLE SOURCES OF INCOME

Your disability benefit may be reduced by deductible sources of income and any earnings you have while you are disabled, including such items as group disability benefits or other amounts you receive or are entitled to receive:

- Workers' compensation or similar occupational benefit laws, including a temporary disability benefit under a workers' compensation laws
- State compulsory benefit laws
- Automobile liability insurance policy
- No fault motor vehicle plan
- Third-party settlements
- Other group insurance plans
- A group plan sponsored by your employer
- Governmental retirement system
- Salary continuation or sick leave plans
- Retirement payments
- Social Security or similar governmental programs

EXCLUSIONS AND LIMITATIONS

- Exclusions: What Disabilities are not covered?
- The Program does not cover, and will not pay a benefit for any Disability:
 - 1) unless You are under the Regular Care of a Physician;
 - 2) that is caused or contributed to by war or act of war (declared or not);
 - 3) caused by Your commission of or attempt to commit a felony;
 - 4) caused or contributed to by Your being engaged in an illegal occupation;
 - 5) caused or contributed to by an intentionally self-inflicted Injury;
 - 6) for which Workers' Compensation benefits are paid, or may be paid, if duly claimed; or
 - 7) sustained as a result of doing any work for pay or profit for another employer.

If You are receiving or are eligible for benefits for a Disability under a prior disability plan that:

- a) was sponsored by the Employer; and
- b) was terminated before the Effective Date of The Program

no benefits will be payable for the Disability under The Program

TERMINATION OF COVERAGE

Your coverage under the policy ends on the earliest of the following:

- The date the policy or plan is cancelled
- The date you no longer are 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
- The last day you are in active employment except as provided under the covered layoff or leave of absence provision.

PRE-EXISTING CONDITIONS

You have a pre-existing condition if:

- You received medical treatment, consultation, care or services including diagnostic measures for the condition, or took prescribed drugs or medicines for it in the 3 months just prior to your effective date of coverage; and
- The disability begins in the first 12 months after your effective date of coverage.

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 Policy Form C.FP-1 et al., or contact your Unum representative.