

UNUM Short-Term Disability Plan

Individual Short Term Disability Insurance

Some features listed below may be applicable only to certain quotes and/or classes. Please see the "Plan Description" section of your Benefits and Cost Summary for specific plan details.

Enrollment Frequency

Any Time/Scheduled

Newly eligible employees may apply for coverage at any time within 31 days of becoming eligible. Those applying after the first 31 days may do so only at a scheduled enrollment period. If the plan includes employee choices, employees may increase only during a scheduled enrollment period and within plan design limits. Employees applying for or increasing coverage may be required to submit Evidence of Insurability (EOI). Decreases can be made at any time and do not require EOI.

Non-Occupational Plan Design

Coverage for sickness and off-the-job accidents.

Definition of Benefit Period

The benefit period is the length of time benefits are payable for a covered disabling condition.

Rates and Cost Information

One rate class is assigned per account, based on industry.

Definition of Elimination Period

The elimination period is the length of time of continuous disability that must be satisfied before the employee is eligible to receive benefits.

Definition of Total Disability

An employee is considered disabled when Unum determines that:

- during the first two years of disability the employee is unable to perform the duties of his or her occupation, is not engaged in any occupation and is under the care of a physician; and
- after the second year of disability, if applicable, the employee is unable to perform the duties of any occupation for which he or she is fitted by education, training or experience, is not engaged in any occupation and is under the care of a physician.

Pre-Existing Conditions

Benefits for a pre-existing condition will not be paid during the first 12 months the policy is in force. A pre-existing condition means a sickness or physical condition for which the insured individual received medical treatment, consultation, or has taken medicine, or exhibited symptoms that would cause a person to seek medical treatment, within the 12 months just prior to his or her coverage effective date.

Offsets

- Individual offsets
 - All inforce disability coverage with Unum will be offset against the short term disability insurance coverage applied for by the employee.
 - No offsets will apply to benefit amounts up to the Guaranteed/Modified Issue limits.
- State Cash Sickness
 - For California, Hawaii, New Jersey, New York and Rhode Island the maximum percentage of salary coverage allowed will be limited to 40% not to exceed \$5,000 for the plans with elimination periods of less than six months.

Waiver of Premium

Included in policy, waives premium after 90 days of total disability or after the elimination period (whichever is greater) up to the maximum benefit period.

State Exceptions

California residents must apply using a CA application.

Michigan and New Hampshire - Special rates

South Carolina - Special forms required at solicitation for applicants age 65 or older.

California, Georgia, Idaho, Maine, Montana, Nevada, New Hampshire, Oregon, Texas, West Virginia and Wisconsin - Outline of coverage required at time of application.

Kansas, Montana and Oklahoma - Pregnancy exclusion does not apply.

Idaho - 6-month pre-existing condition period

Vermont - All policies include the Mental Illness Rider. Coverage will be provided for 100% of the base benefit amount with a maximum benefit duration of 24 months. Special rates will reflect the inclusion of the required benefit.

Mental Illness Rider is mandatory in California when the Benefit Period is <60 months.

Exclusions

We will not pay benefits for losses that are caused by or occur as the result of:

- war or act of war, whether declared or undeclared;
- riding in or driving any motor-driven vehicle in a race, stunt show or speed test;
- operating, learning to operate, serving as a crew member of or jumping or falling from any aircraft, including those which are not motor-driven. This does not include flying as a fare paying passenger;
- engaging in hang-gliding, bungee jumping, parachuting, sail gliding, parasailing or parakiting or any similar activities;
- participating or attempting to participate in an illegal activity and/or being incarcerated in a penal institution;
- committing or trying to commit suicide or injuring him or herself intentionally, whether he or she is sane or not;
- addiction to alcohol or drugs, except for drugs taken as prescribed by the employee's physician;
- having a pre-existing condition as described and limited in this policy;
- practice for or participation in any semi-professional or professional competitive athletic contest for which the employee receives any type of compensation or remuneration;
- having a psychiatric or psychological condition, including but not limited to, affective disorders, neuroses, anxiety, stress and adjustment reactions. However, Alzheimer's disease and other organic senile dementias are covered under this policy;
- having a work-related injury, unless an on-job total disability benefit is shown on the policy schedule; or
- giving childbirth within the first nine months after the coverage effective date as the result of a normal pregnancy, including Cesarean. Complications of a pregnancy will be covered to the same extent as any other covered sickness.

Terminations

The policy will terminate on the earliest of the following:

- written request by the insured individual to terminate the policy;
- failure to pay the premiums for the policy, subject to the grace period allowed;
- the policy anniversary on or following the insured individual's 72nd birthday; or
- death of the insured.

Underwritten by the following subsidiary of Unum Group:

Provident Life and Accident Insurance Company

1 Fountain Square, Chattanooga, TN 37402

Individual Short Term Disability Insurance

Individual short term disability (ISTD) insurance is employee-paid coverage designed for individuals who are unable to work due to a covered sickness or injury. Benefits are generally paid monthly, based on a percentage of earnings.

Proposed coverage effective date: October 1, 2014

Number of eligible employees: 606

Eligibility class descriptions: Class 1: All Employees

<u>Plan Description</u>	Class 1
Type of Plan	Non-occupational
Covered Conditions	Covered sickness and off job accident
Benefit Percentage	60%
Maximum Benefit Amount	\$5,000
Minimum Benefit Amount	\$400
Issue Ages	17-69 (64 in CA and NY)
Rate Class	AA
Rates	Age last birthday, unisex, uni-tobacco
Elimination Period Accident	14 Days or 30 Days
Elimination Period Sickness	14 Days or 30 Days
Benefit Period	6 Months
Family Coverage Options	Employee only
Coverage Effective Date	The first day of the month in which payroll deductions begin
Evidence of Insurability (Health Questions)	Health questions are not required for amounts up to 60% not to exceed \$3,000.
Waiver of Premium	Included
Guaranteed Renewable	Age 72 - as long as the required premiums are paid
Enrollment Frequency	Anytime/Scheduled
Definition of Disability	Total
Pre-Existing Condition Period	12/12
Definition of Weekly Earnings	Current Income before Taxes and Deferred Compensation

Plan Description	Class 1
New Employee Waiting Period	0 days *For new employees who complete their waiting period on or after the plan effective date, coverage will begin on the first of the month following the date they are approved by Unum which is the first of the month payroll deductions begin.
Present Employee Waiting Period	0 days* *This is the period of time that current employees must be actively employed before they are eligible for coverage .
Minimum Hours for Eligibility	30 hours per week
Pre-Tax Capability	Unum does not support the sale of its Voluntary benefits on a pre-tax basis.
<u>Reenrollment Information</u>	
Increase Coverage Levels for Currently Enrolled Employees	Currently enrolled employees may purchase an increase in coverage to any level subject to health questions. Reenrollment Increase Minimum Amount - \$200
Coverage Levels for Previously Eligible Employees Not Currently Enrolled	Previously eligible employees not currently enrolled may qualify for coverage at any level subject to health questions.

States where enrollment will take place: VA
(Actual enrollment states will depend on product availability.)

Rates and Cost Information

Virginia Rates. Rates may vary by enrollment state.

Monthly Premiums

Class 1 Only

Premium illustrates base product premium only; optional rider premium is in addition to base premium.

60% of Monthly Income for 14 Days Accident / 14 Days Sickness / 6 Months Benefit			
		Issue Ages 17-49	Issue Age 50-69
Monthly Income Range	Maximum Monthly Benefit	Sickness and Off Job Accident	Sickness and Off Job Accident
\$501 - \$666	\$400	\$10.40	\$13.91
\$667 - \$833	\$500	\$13.00	\$17.38
\$834 - \$1,000	\$600	\$15.60	\$20.85
\$1,001 - \$1,166	\$700	\$18.20	\$24.31
\$1,167 - \$1,333	\$800	\$20.80	\$27.78
\$1,334 - \$1,500	\$900	\$23.40	\$31.25
\$1,501 - \$1,666	\$1,000	\$26.00	\$34.71
\$1,667 - \$1,833	\$1,100	\$28.60	\$38.18
\$1,834 - \$2,000	\$1,200	\$31.20	\$41.65
\$2,001 - \$2,166	\$1,300	\$33.80	\$45.11
\$2,167 - \$2,333	\$1,400	\$36.40	\$48.58
\$2,334 - \$2,500	\$1,500	\$39.00	\$52.09
\$2,501 - \$2,666	\$1,600	\$41.60	\$55.56

60% of Monthly Income for 14 Days Accident / 14 Days Sickness / 6 Months Benefit

		Issue Ages 17-49	Issue Age 50-69
Monthly Income Range	Maximum Monthly Benefit	Sickness and Off Job Accident	Sickness and Off Job Accident
\$2,667 - \$2,833	\$1,700	\$44.20	\$59.02
\$2,834 - \$3,000	\$1,800	\$46.80	\$62.49
\$3,001 - \$3,166	\$1,900	\$49.40	\$65.96
\$3,167 - \$3,333	\$2,000	\$52.00	\$69.42
\$3,334 - \$3,500	\$2,100	\$54.60	\$72.89
\$3,501 - \$3,666	\$2,200	\$57.20	\$76.36
\$3,667 - \$3,833	\$2,300	\$59.80	\$79.82
\$3,834 - \$4,000	\$2,400	\$62.40	\$83.29
\$4,001 - \$4,166	\$2,500	\$65.00	\$86.76
\$4,167 - \$4,333	\$2,600	\$67.60	\$90.22
\$4,334 - \$4,500	\$2,700	\$70.20	\$93.69
\$4,501 - \$4,666	\$2,800	\$72.80	\$97.20
\$4,667 - \$4,833	\$2,900	\$75.40	\$100.67
\$4,834 - \$5,000	\$3,000	\$78.00	\$104.13
\$5,001 - \$5,166	\$3,100	\$80.60	\$107.60
\$5,167 - \$5,333	\$3,200	\$83.20	\$111.07
\$5,334 - \$5,500	\$3,300	\$85.80	\$114.53
\$5,501 - \$5,666	\$3,400	\$88.40	\$118.00
\$5,667 - \$5,833	\$3,500	\$91.00	\$121.47
\$5,834 - \$6,000	\$3,600	\$93.60	\$124.93
\$6,001 - \$6,166	\$3,700	\$96.20	\$128.40
\$6,167 - \$6,333	\$3,800	\$98.80	\$131.87
\$6,334 - \$6,500	\$3,900	\$101.40	\$135.33
\$6,501 - \$6,666	\$4,000	\$104.00	\$138.80
\$6,667 - \$6,833	\$4,100	\$106.60	\$142.31
\$6,834 - \$7,000	\$4,200	\$109.20	\$145.78
\$7,001 - \$7,166	\$4,300	\$111.80	\$149.24
\$7,167 - \$7,333	\$4,400	\$114.40	\$152.71
\$7,334 - \$7,500	\$4,500	\$117.00	\$156.18
\$7,501 - \$7,666	\$4,600	\$119.60	\$159.64
\$7,667 - \$7,833	\$4,700	\$122.20	\$163.11
\$7,834 - \$8,000	\$4,800	\$124.80	\$166.58
\$8,001 - \$8,166	\$4,900	\$127.40	\$170.04
\$8,167 - \$8,333	\$5,000	\$130.00	\$173.51

60% of Monthly Income for 30 Days Accident / 30 Days Sickness / 6 Months Benefit

		Issue Ages 17-49	Issue Age 50-69
Monthly Income Range	Maximum Monthly Benefit	Sickness and Off Job Accident	Sickness and Off Job Accident
\$501 - \$666	\$400	\$7.15	\$10.58
\$667 - \$833	\$500	\$8.93	\$13.22
\$834 - \$1,000	\$600	\$10.71	\$15.86
\$1,001 - \$1,166	\$700	\$12.48	\$18.51
\$1,167 - \$1,333	\$800	\$14.26	\$21.15
\$1,334 - \$1,500	\$900	\$16.04	\$23.79
\$1,501 - \$1,666	\$1,000	\$17.81	\$26.44
\$1,667 - \$1,833	\$1,100	\$19.59	\$29.08
\$1,834 - \$2,000	\$1,200	\$21.37	\$31.68
\$2,001 - \$2,166	\$1,300	\$23.14	\$34.32
\$2,167 - \$2,333	\$1,400	\$24.92	\$36.97
\$2,334 - \$2,500	\$1,500	\$26.74	\$39.61

60% of Monthly Income for 30 Days Accident / 30 Days Sickness / 6 Months Benefit

		Issue Ages 17-49	Issue Age 50-69
Monthly Income Range	Maximum Monthly Benefit	Sickness and Off Job Accident	Sickness and Off Job Accident
\$2,501 - \$2,666	\$1,600	\$28.52	\$42.25
\$2,667 - \$2,833	\$1,700	\$30.29	\$44.90
\$2,834 - \$3,000	\$1,800	\$32.07	\$47.54
\$3,001 - \$3,166	\$1,900	\$33.85	\$50.18
\$3,167 - \$3,333	\$2,000	\$35.62	\$52.83
\$3,334 - \$3,500	\$2,100	\$37.40	\$55.47
\$3,501 - \$3,666	\$2,200	\$39.18	\$58.11
\$3,667 - \$3,833	\$2,300	\$40.95	\$60.76
\$3,834 - \$4,000	\$2,400	\$42.73	\$63.40
\$4,001 - \$4,166	\$2,500	\$44.51	\$66.00
\$4,167 - \$4,333	\$2,600	\$46.28	\$68.64
\$4,334 - \$4,500	\$2,700	\$48.06	\$71.29
\$4,501 - \$4,666	\$2,800	\$49.88	\$73.93
\$4,667 - \$4,833	\$2,900	\$51.66	\$76.57
\$4,834 - \$5,000	\$3,000	\$53.43	\$79.22
\$5,001 - \$5,166	\$3,100	\$55.21	\$81.86
\$5,167 - \$5,333	\$3,200	\$56.99	\$84.50
\$5,334 - \$5,500	\$3,300	\$58.76	\$87.15
\$5,501 - \$5,666	\$3,400	\$60.54	\$89.79
\$5,667 - \$5,833	\$3,500	\$62.32	\$92.43
\$5,834 - \$6,000	\$3,600	\$64.09	\$95.08
\$6,001 - \$6,166	\$3,700	\$65.87	\$97.72
\$6,167 - \$6,333	\$3,800	\$67.65	\$100.32
\$6,334 - \$6,500	\$3,900	\$69.42	\$102.96
\$6,501 - \$6,666	\$4,000	\$71.20	\$105.61
\$6,667 - \$6,833	\$4,100	\$73.02	\$108.25
\$6,834 - \$7,000	\$4,200	\$74.80	\$110.89
\$7,001 - \$7,166	\$4,300	\$76.57	\$113.54
\$7,167 - \$7,333	\$4,400	\$78.35	\$116.18
\$7,334 - \$7,500	\$4,500	\$80.13	\$118.82
\$7,501 - \$7,666	\$4,600	\$81.90	\$121.47
\$7,667 - \$7,833	\$4,700	\$83.68	\$124.11
\$7,834 - \$8,000	\$4,800	\$85.46	\$126.75
\$8,001 - \$8,166	\$4,900	\$87.23	\$129.40
\$8,167 - \$8,333	\$5,000	\$89.01	\$132.04