



Winn Management Group
Short Term Disability
Insurance plan highlights Policy number 135446
Employees employed on or after 1/1/02

Who is eligible?	You are eligible for Short Term Disability coverage if you are an active employee in the United States working a minimum of 30 hours per week.																																										
What is my weekly benefit amount?	You can elect to purchase a benefit of 60% of your weekly earnings to a maximum of \$750 per week.																																										
How long do I have to wait to receive benefits?	The elimination period is the length of time you must be continuously disabled before you can receive benefits. If your disability is the result of a covered injury or sickness, you could begin receiving benefits after 14 days.																																										
When would I be considered disabled?	<p>You are disabled when Unum determines that, due to sickness or injury:</p> <ul style="list-style-type: none"> • You are limited from performing the material and substantial duties of your regular occupation;* and • You have a 20% or more loss in weekly earnings due to the same sickness or injury. <p>You must be under the regular care of a physician in order to be considered disabled.</p> <p>*Unless the policy specifies otherwise, as part of the disability claims evaluation process, Unum will evaluate your occupation based on how it is normally performed in the national economy, not how work is performed for a specific employer, at a specific location, or in a specific region.</p>																																										
How long will my benefits last?	As long as you continue to meet the definition of disability, you may receive benefits for 11 weeks.																																										
When is my coverage effective?	Please see your plan administrator for your effective date.																																										
How much does it cost?	<p>Your rate is .67 per \$10 of weekly benefit.</p> <p>Here's how to calculate your per-paycheck costs</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="text-align: right;">_____</td> <td style="text-align: center;">÷ 52 =</td> <td style="text-align: center;">_____</td> <td style="text-align: center;">X</td> <td style="text-align: center;">_____</td> <td style="text-align: center;">=</td> <td style="text-align: center;">_____</td> </tr> <tr> <td style="text-align: right;">Annual salary</td> <td></td> <td style="text-align: center;">Weekly salary</td> <td></td> <td style="text-align: center;">Benefit %</td> <td></td> <td style="text-align: center;">Weekly benefit</td> </tr> <tr> <td style="text-align: right;">_____</td> <td style="text-align: center;">÷ 10 =</td> <td style="text-align: center;">_____</td> <td style="text-align: center;">X</td> <td style="text-align: center;">_____</td> <td style="text-align: center;">=</td> <td style="text-align: center;">_____</td> </tr> <tr> <td style="text-align: right;">Weekly benefit</td> <td></td> <td style="text-align: center;">Your rate</td> <td></td> <td style="text-align: center;">Monthly cost</td> <td></td> <td style="text-align: center;">_____</td> </tr> <tr> <td style="text-align: right;">_____</td> <td style="text-align: center;">X 12 =</td> <td style="text-align: center;">_____</td> <td style="text-align: center;">÷</td> <td style="text-align: center;">_____</td> <td style="text-align: center;">=</td> <td style="text-align: center;">_____</td> </tr> <tr> <td style="text-align: right;">Monthly cost</td> <td></td> <td style="text-align: center;">Annual cost</td> <td></td> <td style="text-align: center;"># paychecks</td> <td></td> <td style="text-align: center;">Cost per paycheck</td> </tr> </table>	_____	÷ 52 =	_____	X	_____	=	_____	Annual salary		Weekly salary		Benefit %		Weekly benefit	_____	÷ 10 =	_____	X	_____	=	_____	Weekly benefit		Your rate		Monthly cost		_____	_____	X 12 =	_____	÷	_____	=	_____	Monthly cost		Annual cost		# paychecks		Cost per paycheck
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	<p>If your annual salary exceeds \$65,000, use 65,000 as your annual salary for this calculation. Final costs may vary due to rounding.</p>
<p>What if I am out of work when the coverage goes into effect?</p>	<p>Insurance will be delayed if you are not in active employment because of an injury, sickness, temporary layoff, or leave of absence on the date that coverage would otherwise become effective.</p>
<p>Can my benefit be reduced?</p>	<p>Your disability benefit may be reduced by deductible sources of income and any earnings you have while disabled. Deductible sources of income may include such items as disability income or other amounts you receive or are entitled to receive under: state compulsory benefit laws; no fault insurance; legal judgments and settlements; certain retirement plans; and other group or association disability programs.</p>
<p>Do I have to take a health exam to get coverage?</p>	<p>You may receive coverage without answering any medical questions or providing evidence of insurability if you apply for coverage within 31 days after your eligibility date. If you apply more than 31 days after your eligibility date, your coverage will be medically underwritten. You may also have to provide information about routine, planned, unplanned or ongoing medical care or consultation. This review may result in coverage being declined.</p> <p>Please see your plan administrator for your eligibility date.</p>
<p>Can I receive rehabilitation and return-to-work services?</p>	<p>If you are deemed eligible and are participating in the program, Unum will pay an additional benefit of 10% of your gross disability payment, to a maximum of \$250 per week.</p>
<p>Are my benefits taxed?</p>	<p>It depends on how your premium was taxed during the plan year in which you become disabled. If you paid the premium for the plan year with post-tax dollars, your benefits will not be taxed. However, if you paid the premium for the plan year with pre-tax dollars, your benefits will be taxed. If you paid the premium for the plan year with a combination of pre- and post-tax dollars, then a portion of your benefits will be taxed.</p>
<p>What is not covered?</p>	<p>Benefits would not be paid for disabilities caused by, contributed to by, or resulting from:</p> <ul style="list-style-type: none">• Active participation in a riot;• Intentionally self-inflicted injuries;• Loss of professional license, occupational license or certification;• Commission of a crime for which you have been convicted;• Any period of disability during which are incarcerated;• Any occupational injury or sickness (this will not apply to a partner or sole proprietor who cannot be covered by law under workers' compensation or any similar law). <p>Your plan will not cover a disability due to war, declared or undeclared, or any act of war.</p>
<p>How can I apply for coverage?</p>	<p>Please see your plan administrator.</p>

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When does my coverage end?	<p>Your coverage under the policy ends on the earliest of:</p> <ul style="list-style-type: none">• 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. <p>Please see your plan administrator for further information on these provisions.</p> <p>Unum will provide coverage for a payable claim which occurs while you are covered under the policy or plan.</p>
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You are considered in active employment, if on the day you apply for coverage, you are being paid regularly by your employer for the required minimum hours each week and you are performing the material and substantial duties of your regular occupation.

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.

Underwritten by Unum Life Insurance Company of America, Portland, Maine

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