3Rivers Inc

# Long Term Disability Insurance

## How does it work?

This coverage provides a monthly benefit if you have a covered illness or injury and you can't work for a few months — or even longer.

You're generally considered disabled if you're unable to do important parts of your job — and your income suffers as a result.

## Why is this coverage so valuable?

You can use the money however you choose. It can help you pay for your rent or mortgage, groceries, out-of-pocket medical expenses and more.

Long Term Disability Insurance can replace part of your income if a disability keeps you out of work for a long period of time

## What else is included?

**Survivor Benefit**

If you die while you've been disabled and receiving benefits for at least 180 days, your family could get a benefit equal to 3 months of your gross disability payment.

**Waiver of premium**

If you're disabled and receiving benefit payments, Unum waives your cost until you return to work.

**Work-life balance Employee Assistance Program**

Get access to professional help for a range of personal and work-related issues, including counselor referrals, financial planning and legal support.

**Worldwide emergency travel assistance**

One phone call gets you and your family immediate help anywhere in the world, as long as you're traveling 100 or more miles from home. However, a spouse traveling on business for his or her employer is not covered.

## Consider your expenses

| | |
|---|---|
| Utilities | $ |
| Housing | $ |
| Groceries | $ |
| Transportation | $ |
| Child care/Elder care | $ |
| Medical/Personal care | $ |
| Education | $ |
| Insurance | $ |

## How much coverage can I get?

| | |
|---|---|
| You* | You are eligible for coverage if you are an active employee in the United States working a minimum of 24 hours per week.<br>Cover 60% of your monthly income, up to a maximum payment of $6,000.<br>The monthly benefit may be reduced or offset by other sources of income.<br>*See the Legal Disclosures for more information. |

This plan does not cover pre-existing conditions. See the disclosure section to learn more.

If you don't sign up now but decide to apply later, you may have to answer health questions.

### Elimination period (EP)

Your elimination period is 90 days. This is the number of days that must pass after a covered accident or illness before you can begin to receive benefits.

### Benefit duration (BD)

This is the maximum length of time you can receive benefits while you're disabled. You can receive benefits up to the Social Security (SS) normal retirement age. If you become disabled after your normal retirement age, check with your employer for the maximum length of time applicable to you.

## Calculate your cost

- Use $120,000 if your annual earnings exceed this amount. This is the maximum coverage amount offered in this plan.
- Multiply by your rate.

Use the rate table to find the rate based on your age.

(Choose the age you will be when your coverage becomes effective. See your plan administrator for your plan effective date.)

**Disability worksheet**

1 Enter your annual earnings and calculate your maximum monthly benefit available.

| $_____ | ÷ 12 = | $_____ | x | 60% = | $_____ |
|---|---|---|---|---|---|
| Your annual earnings | | Your monthly earnings | | (Max % of income covered) | Max monthly benefit available |

2 Calculate your cost per paycheck

| $_____ | ÷ 100 = | $_____ | x | $____ = | $_____ | ÷ _____ = | $_____ |
|---|---|---|---|---|---|---|---|
| Your annual earnings | | | | Rate | | Number of paychecks per year | Total cost per paycheck |

| Age | Rates |
|---|---|
| 15-24 | $0.130 |
| 25-29 | $0.210 |
| 30-34 | $0.290 |
| 35-39 | $0.420 |
| 40-44 | $0.710 |
| 45-49 | $1.270 |
| 50-54 | $1.660 |
| 55-59 | $1.810 |
| 60-64 | $1.760 |
| 65-69 | $1.770 |
| 70+ | $1.550 |

Billed amount may vary slightly. Your rate is based on your age and will increase as you move to the next age band.

## Exclusions and limitations

**Active employee**

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.

**Delayed effective date of coverage**

Insurance coverage will be delayed if you are not an active employee because of an injury, sickness, temporary layoff, or leave of absence on the date that insurance would otherwise become effective.

**Benefit duration (BD)**

The duration of your benefit payments is based on your age when your disability occurs. Your Long Term Disability benefits are payable while you continue to meet the definition of disability. Please refer to your plan document for the duration of benefits under this policy.

**Definition of disability**

You are considered disabled when Unum determines that:

- You are limited from performing the material and substantial duties of your regular occupation due to sickness or injury; and
- You have a 20% or more loss of indexed monthly earnings due to the same sickness or injury

After 24 months, you are considered disabled when Unum determines that due to the same sickness or injury, you are unable to perform the duties of any gainful occupation for which you are reasonably fitted by education, training or experience.
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.
"Substantial and material acts" means the important tasks, functions and operations that are generally required by employers from those engaged in your usual occupation and that cannot be reasonably omitted or modified.
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.

**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.

**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 law
- 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, if applicable
- Retirement payments
- Social Security or similar governmental programs

**Exclusions and limitations**

Benefits will not be paid for disabilities caused by, contributed to by, or resulting from:

- Intentionally self-inflicted injuries;
- Active participation in a riot;
- War, declared or undeclared or any act of war;
- Commission of a crime for which you have been convicted;
- Loss of professional license, occupational license or certification; or
- Pre-existing conditions (See the disclosure section to learn more).

The loss of a professional or occupational license does not, in itself, constitute disability.
Unum will not pay a benefit for any period of disability during which you are incarcerated.
The lifetime cumulative maximum benefit for all disabilities due to mental illness is 24 months. Disabilities based primarily on self-reported symptoms are limited to 24 months. Only 24 months of benefits will be paid for any combination of such disabilities even if the disabilities are not continuous and/or are not related. Payments can continue beyond 24 months only if you are confined to a hospital or institution as a result of the disability.

**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.

Unum will provide coverage for a payable claim that occurs while you are covered under the policy or plan.
Unum's LTD contracts standardly include a provision called the Social Security Claimant Advocacy Program. With this feature, claimants can receive expert advice and assistance from us regarding their Social Security Disability claim during the application and appeal process. Social Security advocacy services are provided by GENEX Services, LLC or Brown & Brown Absence Services Group. Referral to one of our advocacy partners is determined by Unum.
Worldwide emergency travel assistance services are provided by Assist America, Inc. Work-life balance employee assistance program services are provided by HealthAdvocate. Services are available with select Unum insurance offerings. Terms and availability of service are subject to change and prior notification requirements. Service providers do not provide legal advice; please consult your attorney for guidance. Services are not valid after coverage terminates. Please contact your Unum representative for details.

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.
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