



<p>Who is eligible?</p>	<p>All full-time employees in active employment in the United States with the employer.</p> <p>All part-time lay employees in active employment in the United States with the employer who regularly work an average of at least 19 hours per week.</p> <p>All religious community employees (Sisters, Brothers and priests, but excluding archdiocesan priests) in active employment in the United States with the employer who regularly work an average of at least 19 hours per week.</p>
<p>Who pays for my coverage?</p>	<p>Your employer pays the cost of your coverage.</p>
<p>What is my monthly benefit amount?</p>	<p>Your employer is providing a benefit of 60% of your monthly earnings to a maximum of \$5,000.</p>
<p>Can I receive a minimum benefit?</p>	<p>You could be eligible for a minimum monthly payment. The minimum benefit is the greater of: (1) \$100 or (2) 15% of the monthly benefit before deductions for other income benefits.</p> <p>The minimum benefit is only applied if your deductible sources of income results in a zero benefit. Please refer to your contract for all deductible sources of income.</p>
<p>When is my coverage effective?</p>	<p>For employees entering an eligible group on or after July 1, 2010: You will be covered under Long Term Disability the first of the month coincident with or next following 90 days of continuous active employment.</p> <p>You must be in continuous active employment in an eligible group during the specified waiting period.</p> <p>* If you were hired prior to July 1, 2010 please see your employer for your effective date.</p>
<p>How long will my benefits last?</p>	<p>The duration of your benefit payments is based on your age when your disability occurs. Your LTD benefits are payable for the period during which you continue to meet the definition of disability. If your disability occurs before age 60, your benefits could be payable until you reach age 65. If your disability occurs at or after age 60, benefits could be paid according to a benefit duration schedule.</p>
<p>How long do I have to wait to receive benefits?</p>	<p>The elimination period is the length of time you must be continuously disabled before you can receive benefits.</p> <p>You could begin receiving LTD benefits if, after 180 days of disability, you are still disabled (as described in the definition of disability).</p> <p>During your elimination period, you will be considered disabled if you are limited from performing the material and substantial duties of your regular occupation due to your sickness or injury, and you are under the regular care of a physician. You are not required to have a 20% or more earnings loss to be</p>



	considered disabled during the elimination period due to the same sickness or injury.
Are my benefits taxed?	Any benefit that is paid by your employer is generally taxable.
Does my plan cover mental and nervous conditions?	Yes. Depending on your plan, the lifetime cumulative maximum benefit period for all disabilities due to mental illness and disabilities based primarily on self-reported symptoms is 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 may only continue beyond 24 months if you are confined to a hospital or institution as a result of the disability.
What is not covered?	<p>Benefits would not be paid for disabilities caused by, contributed to by, or resulting from:</p> <ul style="list-style-type: none"> • Intentionally self-inflicted injuries; • Active participation in a riot; • Commission of a crime for which you have been convicted; • Loss of professional license, occupational license or certification; or • Pre-existing conditions (see pre-existing condition section). <p>Unum will not pay benefits for any period of disability during which you are incarcerated.</p>
What is considered a pre-existing condition?	<p>You have a pre-existing condition if:</p> <ul style="list-style-type: none"> • You received medical treatment, consultation, care or services including diagnostic measures, or took prescribed drugs or medicines 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.
When does my coverage end?	<p>Your coverage under the policy ends on the earliest of the following:</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>

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.

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