



Group Voluntary Long Term Disability
continued

PROVISIONS QUOTED
Full-time Employees

Table with 2 columns: Benefit Provision and Quoted Provision. Rows include Maximum Monthly Benefit (\$6,000), Guaranteed Issue, Minimum Monthly Benefit, Accumulation Period (30 days), Work Incentive Benefit (12 months), Earnings Offsets, Mental Illness Limitation (24 months), Self Reported Limitation (24 months), Pre-Existing Condition (3/12 exclusion), Rehabilitation Services, Survivor Benefit (3 times gross monthly benefit), Worksite Modification, Employee Assistance Program, and Travel Assistance.

THE UNUM DIFFERENCE

SERVICES FOR EMPLOYEES IN TIME OF NEED: Included at no extra cost, an Employee Assistance Program that offers access to advice and resources for everyday issues as well as more serious ones and Emergency Travel Assistance that can help when the unexpected occurs 100 miles or more from home.

VOLUNTARY REHABILITATION AND RETURN-TO-WORK ASSISTANCE: After a disability, most people want to get back to work. We will provide an additional 10% in disability benefits (to a maximum amount per month) if your employee is eligible and participating in the rehabilitation and return-to-work program.

PLAN INFORMATION

Definition of Earnings:

When calculating benefits and cost, an employee's "monthly earnings" are assumed to be what was provided on the census when the quote was requested.

Note: If Partnership, Schedule K-1 will be used in determining "monthly earnings" for partners. It will not include income from sources other than the employer.