



Group Voluntary Short Term Disability *continued*

PROVISIONS QUOTED Full-time Employees

Maternity	6 weeks 8 weeks for c-section
Benefit %	60%
Maximum Weekly Benefit	\$1,600
Guaranteed Issue	Initial guaranteed issue up to plan maximum
Minimum Weekly Benefit	\$25
Coverage Type	Non-occupational
Pre-Existing Condition	3/12 exclusion
Rehabilitation Services	Participation is voluntary
FICA Match	Not included

THE UNUM DIFFERENCE

TIME-OFF PAY: We don't offset benefits with formal salary continuation plans, paid time off or sick pay so employees can get their full benefit, no matter what other time-off pay you may provide (not including workers' compensation).

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 you are eligible and participating in the rehabilitation and return-to-work program.

PLAN INFORMATION

Definition of Earnings:

When calculating benefits and cost, an employee's "weekly 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 "weekly earnings" for partners. It will not include income from sources other than the employer.

Definition of Disability:

Residual

The employee is disabled when Unum determines that:

- the employee is limited from performing the material and substantial duties of his or her regular occupation due to his or her sickness or injury; and
- the employee has a 20% or more loss in weekly earnings due to the same sickness or injury

If the employee has a Cesarean section, the employee will be considered disabled for a minimum period of 8 weeks beginning on the date of the Cesarean section, unless the employee returns to work prior to the end of the 8 weeks.

The employee 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.