

Group Long Term Disability Insurance



Protection of Income for Your Employees

In today's job market, employees aren't just negotiating for a reasonable income. They're also looking for their employer to help them protect their income if something happens. You can provide long-term disability coverage to help you attract and retain employees.

// Up to \$10,000 in Benefits

The plan pays 60% of the employee's monthly salary up to a maximum of \$10,000 per month. Eligible employees must be working at least 25 hours per week to qualify. Survivor benefits are also available.* Choose employee eligibility dates for coverage from the first of the month coincident with hire date or following 30, 60, or 90 days from date of employment. Disability plans are 100% employer-paid coverage.

*A payment is made if on the date of death the employee had been disabled for 180 or more consecutive days and was entitled to payments. If there is no survivor or estate, no payments are made.

// Choice of Plan Options

Plan	Waiting Period before Benefits are Paid	Can be Utilized With
Plan 1	90 Days	Short-Term Disability plans 1 and 3
Plan 2	180 Days	Short-Term Disability plan 2

// Premiums Waived

You are not required to make premium payments for an employee while he or she is receiving payments.

// Helping Employees Return to Work

You can be reimbursed up to the greater of \$1,000 or the equivalent of two months of the employee's monthly benefit if a worksite modification is needed to help an employee return to work. A vocational rehabilitation program is also available to help employees return.

// Continues to Pay Benefits if Your Employee Is Disabled and Works

Your disabled employee receives a monthly payment if monthly disability earnings are less than 20% of indexed monthly earnings due to the same sickness or injury. If higher, payment is calculated based on monthly earnings.

SUMMARY OF BENEFITS

Long Term Disability Insurance

Provides Employees up to \$10,000 Monthly

The ACCE Long Term Disability Insurance Plan provides financial protection for your employees by paying up to \$10,000 per month while they are disabled. The amount they receive is based on the amount they were earning before their disability began, but cannot be more than 60% of their gross monthly income. Disability payments may be reduced by deductible sources and disability earnings. All eligible employees must be working at least 25 hours per week to qualify for this employee benefit.

Guaranteed Acceptance

You and all your eligible employees are guaranteed acceptance for this plan. You cannot be turned down. There are no health questions or medical exams required.

Tax-Deductible for Your Organization

In most cases, the coverage is considered a tax deduction if your organization pays the premiums for employees. Please consult your tax advisor for details.

Choice of Benefit Elimination Periods

You can choose how long your employees will have to wait to collect benefits if they become disabled:

- Option 1: 90 days
- Option 2: 180 days*

Note: Generally, the longer employees wait for disability benefits to begin, the lower your premium will be.

*The 180-day option is not available to the Detroit Regional, North Central Massachusetts and Baton Rouge Chambers of Commerce.

Maximum Period of Payment

Benefits are payable for the period during which the employee continues to meet the definition of disability up to age 65, but not less than five years.

Age of Disability	Maximum Period of Payment
Less than age 60	To age 65, but not less than 5 yrs
Age 60	60 months
Age 61	48 months
Age 62	42 months
Age 63	36 months
Age 64	30 months
Age 65	24 months
Age 66	21 months
Age 67	18 months
Age 68	15 months
Age 69 and over	12 months

Choice of Waiting Periods

You can decide when your employees will become eligible for coverage. You can choose among four options:

- Option 1: Immediately
- Option 2: 30 days
- Option 3: 60 days
- Option 4: 90 days

Note: If employment ends with an employee who is then retired within 12 months, the previous work will apply toward the waiting period.

Premium Waived if Disabled

You will not be required to make premium payments for an employee while he or she is receiving long term disability payments under this plan.

Pays Survivor Benefits

If an employee dies, this plan will pay your employee's eligible survivor a lump sum benefit equal to three months of the gross monthly disability payment if on the date of your employee's death the disability had continued for 180 or more consecutive days and your employee was receiving or were entitled to receive payments under the plan. If your employee has no eligible survivors, payment will be made to your employee's estate, unless there is none. In this case, no payment will be made.

Reimbursement for Worksite Modification

A worksite modification may be what is needed to help a disabled employee return to work. When this occurs, you will be reimbursed for the cost of the modification up to the greater of \$1,000 or the equivalent of two months of the employee's monthly benefit.

Offers Rehabilitation Services to Employees

UNUM has a vocational rehabilitation program available to assist your employees to return to work. This program is offered as a service, and is voluntary on their part and on UNUM's part. This will be determined by UNUM's claim personnel as they review the claim.

Continues to Pay Benefits if Your Employee Is Disabled and Works

UNUM will send your disabled employee the monthly payment if his or her monthly disability earnings, if any, are less than 20% of his or her indexed monthly earnings due to the same sickness or injury. If your employee's earnings are higher, UNUM will compute payment based on monthly earnings.

Important Information

When Premium Is Effective and Due

The initial premium for each plan is based on the initial rate(s) shown in the policy effective on the employer's original plan effective date. Premium due dates are based on the premium due dates shown in the policy effective on the employer's original plan effective date. The policyholder must send all premiums to UNUM on or before their respective due date. The premium must be paid in U.S. dollars.

When the Policy Ends

This policy or plan under this policy can be cancelled by UNUM or by the policyholder. UNUM may cancel or offer to modify this policy or a plan if:

- There is less than 75% participation of those eligible employees who pay all or part of their premium for a plan.
- There is less than 100% participation of those eligible employees for a policyholder-paid plan.
- The policyholder does not promptly provide UNUM with information that is reasonably required.
- The policyholder fails to perform any of its obligations that relate to this policy.
- Fewer than 10 employees are insured under a plan.
- The policyholder fails to pay any premium within the 60-day grace period.

If UNUM cancels this policy or a plan for reasons other than the policyholder's failure to pay premium, a written notice will be delivered to the policyholder at least 31 days prior to the cancellation date.

If the premium is not paid during the grace period, the policy or plan will terminate automatically at the end of the grace period. The policyholder is liable for premium for coverage during the grace period. The policyholder must pay UNUM all premiums due for the full period each plan is in force.

The policyholder may cancel this policy or plan by written notice delivered to UNUM at least 31 days prior to the cancellation date. When both the policyholder must pay UNUM all premiums due for the full period each plan is in force.

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date. When both the policyholder and UNUM agree, this policy or a plan can be cancelled on an earlier date. If UNUM or the policyholder cancels this policy or a plan, coverage will end at 12:00 midnight on the last day of coverage. If this policy or a plan is cancelled, the cancellation will not affect a payable claim.

Coverage for Your Employee(s) Ends on the Earliest of: the date the policy or plan is cancelled; the date they are no longer 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; or the last day you are in active employment except as provided under the covered layoff or leave-of-absence provision.

How UNUM Defines Disability: An employee is disabled when UNUM determines that: Your employee is limited from performing the material and substantial duties of his or her regular occupation due to sickness or injury; and your employee has a 20% or more loss in indexed monthly earnings due to the same sickness or injury.

After 24 months of payments your employee is disabled when UNUM determines that due to the same sickness or injury, he or she is unable to perform the duties of any gainful occupation for which he or she is reasonably fitted by education, training or experience. The loss of a professional or occupational license or certification does not, in itself, constitute disability.

UNUM may require your employee to be examined by a physician, other medical practitioner or vocational expert of our choice. UNUM will pay for this examination. We can require an examination as often as it is reasonable to do so. We may also require your employee to be interviewed by an authorized UNUM representative.

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 that may affect any benefits payable. For complete details of coverage, please refer to Policy Form #525195 001 for specific provisions and details of availability.

Products are underwritten by:
UNUM Life Insurance Company of America
2211 Congress Street, Portland, ME 04122
In New York, products are underwritten by:
First UNUM Life Insurance Company
99 Park Avenue, 6th Floor
New York, NY 10016

Administered by: AGIA Inc.

