

Group Short Term Disability Insurance



Financial Stability in Difficult Times

Many employees are not putting money away in savings like they used to. So if something happens like a serious illness or injury, their missed time at work equates to missed income, putting them at financial risk. A short term disability plan can give your employees peace of mind until they are able to return to work.

// Up to \$2,500 in Weekly Benefits

The plan pays 60% of the employee's weekly salary up to a maximum of \$2,500 per week. 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. Employees must be working a minimum of 25 hours per week to qualify. Disability plans are 100% employer paid.

// Choice of Plan Options

Plan	Waiting Period before Benefits are Paid	Benefit Duration
Plan 1	30 Days	9 Weeks
Plan 2	30 Days	22 Weeks
Plan 3	7 Days	12 Weeks

// Rehabilitation and Return to Work Assistance for Employees

The plan includes a vocational rehabilitation and return to work assistance program. If participating, an employee will be paid an additional disability benefit of 10% of their gross disability payment up to a maximum benefit of \$250 a week.

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

A disabled employee will receive a weekly payment if monthly disability earnings are less than 20% of indexed weekly earnings due to the same sickness or injury. If weekly disability earnings are from 20%-80% of weekly earnings, payments are based on the percentage of income lost due to the disability.

SUMMARY OF BENEFITS

Short Term Disability Insurance

Provides 60% of Weekly Salary up to \$2,500

The ACCE Short Term Disability Insurance Plan provides financial protection for your employees by paying up to \$2,500 per week 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 weekly salary.

Disability payments may be reduced by deductible sources of income 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 Plan Options

You can choose from among the following plan options for all of your employees:

Plan	Waiting Period Before Benefits are Paid*	Benefit Duration
Plan 1	30 days	9 weeks
Plan 2	30 days	22 weeks
Plan 3	7 days	12 weeks

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

Choice of Waiting Periods

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

- Option 1: 1st of the month following the date your employee becomes eligible
- Option 2: After 30 days of continuous active employment
- Option 3: After 60 days of continuous active employment
- Option 4: After 90 days of continuous active employment

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

Affordable Group Rates

Thanks to the group purchasing power of the ACCE membership, you pay an affordable rate for yourself and each of your employees. To find out the cost for this coverage, simply return your Request for Quote form.

Offers Rehabilitation and Return-to-Work Assistance for Employees

UNUM has a vocational rehabilitation and return-to-work assistance 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. If your employee participates in this program, they will be paid an additional disability benefit of 10% of their gross disability payment to a maximum benefit of \$250/week.

Continues to Pay Benefits if Your Employee Is Disabled and Works

UNUM will send your disabled employee the weekly payment if his or her monthly disability earnings, if any, are less than 20% of his or her indexed weekly earnings due to the same sickness or injury. If your employee's weekly disability earnings are from 20%-80% of weekly earnings, he or she will receive payments based on the percentage of income lost due to the disability.

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 Coverage begins for Employees

When you the employer pay 100% of the cost of coverage under a plan, your employee's coverage will become active on the first of the month coincident with or next following the date they are eligible for coverage.

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.

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 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: 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.

If the employee has a Cesarean section, your employee will be considered disabled for a minimum of 8 weeks beginning on the date of the Cesarean section, unless she returns to work prior to the end of the 8 weeks. Your 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. 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 003 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.



ASSOCIATION OF
CHAMBER OF COMMERCE
EXECUTIVES