



Underwritten by:

Unum Life Insurance Company of America
2211 Congress Street, Portland, ME 04122

FCMM Benefits & Retirement
901 East 78th Street, Minneapolis, MN 55420
Group Short and Long Term Disability Insurance
with Term Life/AD&D
Information Form
Policy #930391/Div #001

Form 138: Coverage Overview

GROUP SHORT TERM DISABILITY (STD) PLAN HIGHLIGHTS

Employee Short Term Disability Insurance

- Pays 60% of Weekly earnings to a maximum weekly benefit of \$1,000
- 14 Day Elimination Period before disability benefit payments begin
- Maximum Benefit Duration is 11 weeks of benefit payments
- Definition of Disability is based on your inability to perform the duties of your own-occupation during the claim period.
- Employees working at least 25 hours per week may be eligible for this plan.

Additional Short Term Disability Plan Features

- Rehabilitation and Return to Work Assistance Program – depending on your disability, UNUM may create a program tailored to your needs that could assist you in returning to work. This program may pay an additional benefit amount.
- Guaranteed Insurability if you enroll when initially eligible
- Full Maternity Benefits Covered
- Pre-Existing Conditions are eligible for coverage following 12 months of coverage under this plan. A Pre-Existing Condition is any health condition that was known, diagnosed or treated in the 6 months prior to the individuals' effective date of coverage under this plan.

In general, the Short Term Disability weekly payments will be taxable:

If the employer pays the premiums & employees' salaries are not grossed-up to include premiums as taxable income.

- If the Employees pay premiums with pre-tax dollars.
- If employees share premium payments with the employer, the portion paid by the employer will be taxable.

In general, the Short Term Disability weekly payment will not be taxable:

If Employees pay premiums with post-tax dollars.

- If the employer pays the premiums and employees' salaries are grossed-up to include premiums as taxable income.

GROUP LONG TERM DISABILITY (LTD) PLAN HIGHLIGHTS

Employee Long Term Disability Insurance

- Pays 60% of your monthly earnings to a maximum monthly benefit of \$8,500
- 90 Day Elimination Period before disability benefit payments begin
- Maximum Benefit Duration information in LTD Policy document (request LTD Policy if necessary)
- Definition of Disability is based on your inability to perform the duties of your own- occupation for the first 3 years of a disability
- Additional disability benefits of up to \$1,000/month may be available to you for up to 2 years if you are cognitively disabled or unable to perform two or more Activities of Daily Living (ADLs)
- Employees working at least 25 hours per week may be eligible for the plan

Spouse Long Term Disability Rider

- Pays a benefit if your spouse is cognitively disabled or unable to perform two or more Activities of Daily Living (ADLs)
- Pays a \$1,500 monthly benefit after a 60-day elimination period up to 2 year lifetime maximum payment period



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Additional Long Term Disability Plan Features

- **Conversion** – you may convert your coverage to an individual policy and take it with you if your employment ends
- **Survivor Benefit** – if you pass away while receiving a long term disability benefit, Unum will pay your eligible survivor a lump sum benefit equal to 3 months of your gross disability payment
- **Rehabilitation and Return to Work Assistance Program** – depending on your disability, Unum may create a program tailored to your needs that could assist you in returning to work. This program pays an additional disability benefit of 10% of your gross disability payment to a maximum benefit of \$1,000 per month. You may also qualify for child care reimbursement of \$250 per child, per month, not to exceed \$1,000 per month while participating in this program

GROUP LIFE WITH ACCIDENTAL DEATH & DISMEMBERMENT (LIFE/AD&D) PLAN HIGHLIGHTS

Employee Life/AD&D Insurance

- Employees working at least 25 hours per week may be eligible for the plan
- Benefit Age Reduction:
 - \$10,000 under age 70, \$6,500 ages 70 – 75, and \$5,000 ages 75+
 - \$50,000 under age 70, \$32,500 ages 70-75, and \$25,000 age 75+
 - One Times (1x) Annual Salary under age 70, 65% ages 70-74, and 50% age 75+
- Guarantee Issue coverage – you will not have to answer any medical questions

Additional Life/AD&D Plan Features:

- **Waiver of Premium** - If you become disabled (as defined by your plan) and are no longer able to work, your premium payments will be waived during this period of disability.
- **Survivor Support** counsel included
- **Portability** - If you retire, reduce your hours or leave your Employer, you can take this coverage with you according to the terms of the contract.

VALUE ADD SERVICES

Travel Assistance Benefit

Employees and family are covered while traveling (100 or more miles from home), with crisis management, guaranteed hospital admissions, critical care monitoring, emergency medical evacuation, etc.

Employee Assistance Program

Unum's Life Balance program is there to assist employees with everyday home, personal and family issues. They provide full access to counseling, information, resources for wellness and free will preparation services.

Will Preparation

Unum's Life Balance program is there to assist employees with everyday home, personal and family issues. They provide full access to counseling, information, resources for wellness and free will preparation services.