



Long Term Disability Insurance

can replace part of your income if a disability keeps you out of work for a long period of time.

How does it work?

This coverage can pay a monthly benefit if you have a covered illness or injury and you can't work for a few months — or even longer.

You're generally considered disabled if you're unable to do important parts of your job — and your income suffers as a result.

Why is this coverage so valuable?

You can use the money however you choose. It can help you pay for your rent or mortgage, groceries, out-of-pocket medical expenses and more.

What's covered?

This insurance may cover a variety of conditions and injuries. Here are Unum's top reasons for long term disability claims:¹

- Cancer
- Back disorders
- Injuries
- Cardiovascular
- Joint disorders

This plan does not cover pre-existing conditions. See the disclosure section to learn more.

What else is included?

Survivor benefit

If you die while you've been disabled and receiving benefits for at least 180 days, your family could get a benefit equal to 3 months of your gross disability payment.

Waiver of premium

If you're disabled and receiving benefit payments, Unum waives your cost until you return to work.

Consider your monthly expenses



Food \$ _____



Transportation
(gas, car payments, repairs) _____



Child care/elder care _____



Mortgage/rent _____



Utilities
(electric, water, cable, phone) _____



Medical costs
(co-pays, medications) _____



Insurance
(health, life, car, home) _____

Total monthly expenses \$ _____

¹ Unum internal data, 2018. **Note:** Causes are listed in ranked order.

Long Term Disability Insurance

How much coverage can I get?

You*

You are eligible for coverage if you are an active employee in the United States working a minimum of 20 hours per week.

Coverage amounts

Cover 60% of your monthly income, up to a maximum payment of \$6,000.

*See the Legal Disclosures for more information.

- ! Coverage is guaranteed as long as a certain number of employees purchase coverage. If you don't sign up now but decide to apply later, you may have to answer medical questions.

Elimination period (EP)

Your elimination period is 90 days. This is the number of days that must pass after a covered accident or illness before you can begin to receive benefits.

Benefit duration (BD)

This is the maximum length of time you can receive benefits while you're disabled. You can receive benefits up to the Social Security (SS) normal retirement age.

Calculate your cost

- Use \$120,000 if your annual earnings exceed this amount. This is the maximum coverage amount offered in this plan.
- Multiply by your rate. Use the rate table to find the rate based on your age.

(Choose the age you will be when your coverage becomes effective on 01/01/2022.)

Disability worksheet

1 Enter your annual earnings and calculate your maximum monthly benefit available.

$\$ \text{_____} \div 12 = \$ \text{_____} \times 60\% = \$ \text{_____}$
 Your annual earnings Your monthly earnings (Max % of income covered) Max monthly benefit available

2 Calculate your cost per paycheck

$\$ \text{_____} \div 100 = \$ \text{_____} \times \$ \text{_____} = \$ \text{_____} \div 12 = \$ \text{_____}$
 Your annual earnings Rate Number of paychecks per year Total cost per paycheck

| Age | Rates |
|-------|---------|
| 15-24 | \$0.380 |
| 25-29 | \$0.380 |
| 30-34 | \$0.380 |
| 35-39 | \$0.548 |
| 40-44 | \$0.731 |
| 45-49 | \$0.901 |
| 50-54 | \$1.158 |
| 55-59 | \$1.452 |
| 60-64 | \$1.442 |
| 65-69 | \$1.118 |
| 70+ | \$1.118 |

Billed amount may vary slightly. Your rate is based on your age and will increase as you move to the next age band.

Long Term Disability Insurance

Exclusions and limitations

Active employee

You are considered in active employment, if on the day you apply for coverage, you are being paid regularly by Visiting Nurse Association Health Group, Inc. for the required minimum hours each week and you are performing the material and substantial duties of your regular occupation.

Delayed effective date of coverage

Insurance coverage will be delayed if you are not an active employee because of an injury, sickness, temporary layoff, or leave of absence on the date that insurance would otherwise become effective.

Benefit duration (BD)

The duration of your benefit payments is based on your age when your disability occurs. Your Long Term Disability benefits are payable while you continue to meet the definition of disability. Please refer to your plan document for the duration of benefits under this policy.

Definition of disability

You are considered disabled when Unum determines that:

- You are limited from performing the material and substantial duties of your regular occupation due to sickness or injury; and
- You have a 20% or more loss of indexed monthly earnings due to the same sickness or injury; and
- During the elimination period, you are unable to perform any of the material and substantial duties of your regular occupation.

You 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.

“Substantial and material acts” means the important tasks, functions and operations that are generally required by employers from those engaged in your usual occupation and that cannot be reasonably omitted or modified.

Unless the policy specifies otherwise, as part of the disability claims evaluation process, Unum will evaluate your occupation based on how it is normally performed in the national economy, not how work is performed for a specific employer, at a specific location or in a specific region.

Recovery Income Benefit

Unum will send you the monthly payment if you have been disabled and you satisfy each of the following:

- You have satisfied the elimination period for that disability;
- You return to your regular occupation full time with the Employer on the earlier of the date your disability ends or the date your benefits cease;
- you have a 20% or more loss in your indexed monthly earnings due to the same disability; and
- You have received at 3 months of disability payments for that disability under the plan.

Recovery income protection benefit payments will end on the earliest of the following:

- The date months recovery income protection benefits have been paid; or
- The date your current earnings exceed 80% of your indexed monthly earnings.

Pre-existing conditions

You have a pre-existing condition if:

- You received medical treatment, consultation, care or services including diagnostic measures for the condition, or took prescribed drugs or medicines for it in the 3 months just prior to your effective date of coverage; and
- The disability begins in the first 12 months after your effective date of coverage.

Exclusions and limitations

Your plan does not cover any disabilities caused by, contributed to by, or resulting from your:

- Intentionally self-inflicted injuries;
- Active participation in a riot;
- Loss of a professional license, occupational license or certification;
- Participation in a felony or which you have been convicted; or
- Pre-existing conditions (See the disclosure section to learn more).

Your plan will not cover a disability due to war, declared, or undeclared, or any act of war.

Unum will not pay a benefit for any period of disability during which you are incarcerated.

Termination of coverage

If you choose to cancel your coverage, your coverage ends on the first of the month following the date you provide notification to your employer. Otherwise, your coverage ends at the end of the month of your termination.

- The date the policy or plan is cancelled
- The date you no longer are in an eligible group
- The date your eligible group is no longer covered
- The last day you are actively employed (unless coverage is continued due to a covered layoff, leave of absence, injury or sickness), as described in the certificate of coverage

Unum will provide coverage for a payable claim that occurs while you are covered under the policy or plan.

Social Security advocacy services are provided by GENEX Services, Inc. or The Advocate

EN-1978 (6-20)

FOR EMPLOYEES

Group, LLC. Referral to one of our advocacy partners is determined by Unum.

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 which may affect any benefits payable. For complete details of coverage and availability, please refer to Policy Form C.FP-1 et al. or contact your Unum representative.

Underwritten by:

Unum Life Insurance Company of America, Portland, Maine

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