Benefits & Cost Summary

Short Term Disability Income Protection Insurance

Prepared For:	**VISITING NURSE ASSOCIATION HEALTH GROUP, INC.**
Submitted By:	**CBIZ Benefits**
Date:	**August 31, 2021**

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Short Term Disability Income Protection Insurance

All Active Full Time employees of **Visiting Nurse Association Healthcare Partners of Ohio, who are Service Employee International Union (SEIU)** employees regularly working a minimum of 30 hours per week, excluding temporary or seasonal employees.

Number of Eligible Employees: 68

Plan Description:

Coverage effective date: January 1, 2022

Weekly Benefit: 60% of weekly earnings to a maximum benefit of $1,000 per week

Definition of Disability: Residual Disability

Elimination Period:
- Injury: 7 days
- Sickness: 7 days

Benefit Duration: 13 weeks

Standard Plan Features Included in Quote:

- Rehabilitation and Return to Work Assistance Program
- Guaranteed Insurability
- Full Maternity Benefits
- Minimum Weekly Benefit of $25
- 12 Month Rehire Provision

Superior Administrative Support Features Included in Quote:

- ***Simplified*** administration of group benefits through secured online tools:
  - Flexible plan administration and billing services
  - Easy access to frequently used forms
  - Claims information plan administrators need to assist employees and their families
  - Information and tools on industry leading absence management programs
  - A robust resource center filled with reference materials that enable plan administrators to be responsive to employee questions and industry information
  - Convenient online options of viewing or downloading your group insurance policy and employee certificate booklets
- ***Extensive*** Benefits Center Services:
  - Responsive and experienced claim professionals
  - Industry leading return-to-work approach
  - Specialized case management and managed disability services provided by Unum nurse case management services
  - Toll-Free Fax number for claims submission
  - Automated Voice Response System (VRS) for claimants and/or employers
- Centralized toll-free Service Center for general inquiries
- Local Field Office Implementation Support
- Electronic Distribution of employee booklets - standard delivery
- Internet list bill and self accounting options
- Compliance with ERISA reporting and disclosure requirements

Rates and Cost Information:

Step Rates per $10 of weekly benefit

	Age	Volume per $10	Rate	Monthly Cost
	15-24	$0.00	$0.700	$0.00
	25-29	$65.80	$0.740	$48.69
	30-34	$288.40	$0.760	$219.18
	35-39	$722.60	$0.690	$498.59
	40-44	$624.50	$0.740	$462.13
	45-49	$881.50	$0.900	$793.35
	50-54	$941.60	$1.120	$1,054.59
	55-59	$517.30	$1.370	$708.70
	60-64	$619.80	$1.620	$1,004.08
	65-69	$190.70	$1.951	$372.06
	70+	$0.00	$1.951	$0.00
Total Monthly Cost:				$5,161.37

Rates may be based on covered payroll if requested.

Rate Guarantee: 3 Year(s)

For purposes of calculating benefits and cost, an employee's "weekly earnings" is assumed to mean: gross weekly income before taxes, including any pre-tax contributions to a deferred compensation plan, ***excluding*** commissions, bonuses, overtime pay or other extra compensation.

Cost of Coverage Paid By: Employees (Rate assumes 31% participation)

General Information Regarding Benefit Taxability and Integration:

In general, the STD weekly payment will be taxable:

- If the Employer pays the premiums and employees' salaries are not grossed-up to include premiums as taxable income.
- If the Employees pay premiums with **pre-tax** dollars.
- If Employees share payments of premiums with the employer, a portion of the benefits will be taxed.

For taxable STD payments, Unum will provide periodic information to enable the Employer to deposit the Employer's FICA match, administer all FUTA/SUTA obligations, and to elect who prepares all W-2s and associated W-2Cs. If the Employer would like to streamline its IRS tax payment and reporting obligations, contact a Unum representative to learn about our FICA Match service.

In general, the STD 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.

For nontaxable STD payments, Unum will provide periodic information to enable the Employer to elect who prepares all W-2s and associated W-2Cs.

The STD weekly payment may be reduced by amounts the employee receives or is entitled to receive from deductible sources of income (offsets) and disability earnings.

Coverage Exclusions and Limitations:

Exclusions:

- Occupational Sickness or Injury

- Intentionally Self-Inflicted Injuries
- Active Participation in a Riot
- Loss of Professional License, Occupational License or Certification
- Commission of a Felony for which the employee has been convicted
- Incarceration
- War, declared or undeclared, or any act of war

Coverage Termination:

An employee's coverage under the plan will end on the earliest of:

- the date the policy or a plan is cancelled;
- the date the employee is no longer in an eligible group;
- the date the employee's eligible group is no longer covered;
- the last day of the period for which the employee made any required contributions; or
- the last day the employee is in active employment, unless they are absent due to a covered layoff or leave of absence.

STD Coverage Highlights & Descriptions

Some features listed below may be applicable only to certain employee classes. Please see the "Plan Description" section of your STD Benefits and Cost Summary for specific plan details.

Rehabilitation and Return to Work Assistance Program:	Provides a rehabilitation and return to work assistance benefit for disabled employees who are receiving STD payments, and who are medically able to participate. Unum will determine eligibility for this program.

Contacting Your Unum Sales Office:

Location:	Unum - Home Office 2211 Congress St. DO NOT MAIL Portland, ME 04122
Telephone:	(207) 575-2211
Fax:	(207) 575-2340
Sales Team:	Trevor Powers, Sales Consultant Donna Lisa Bengtsson, Underwriting Consultant

Proposal Conditions:

This proposal is under no circumstances a contract for the insurance coverage described within. If this proposal is accepted, a contract outlining the coverage will be issued.

This proposal is based on census data received by Unum. Actual costs will be based on the final enrollment data of employees insured under the plan on its effective date. Quote assumes coverage of employees who are in active employment in the United States with the employer. Please contact your Unum representative to request a quote for coverage of any employees who do not fit this category. **This quote will remain open until November 29, 2021 and includes standard services only, unless otherwise expressly described herein.**

Important Information Concerning the Sale of these Benefits:
State laws require that insurance brokers be licensed and appointed with the applicable Unum Insurance subsidiary before engaging in the solicitation or sale of these benefits. *Note that Unum cannot accept this business if the broker is not properly licensed and appointed before soliciting this proposal.*

Unum is prepared to help ensure compliance with these state regulations. Brokers who need to check their Unum appointment status should call Ask Unum at 1-800-275-8686 opt. 2.

Recently, there has been heightened attention on companies that promote "tax advantaged" wellness programs to help sell voluntary benefits. These offerings promise employers that they can use their payroll tax savings to pay for the wellness program, and that employees can use income and payroll tax savings to purchase voluntary benefits.

Unum's position is that this practice is not in compliance with applicable laws and regulations. This means Unum will not offer any products in conjunction with such a wellness plan offering.

For additional guidance please consult your tax attorney and see the IRS Chief Counsel Memorandum 201703013, addressing the taxability of fixed indemnity payments from wellness programs at https://www.irs.gov/pub/irs-wd/201703013.pdf

STD Policy Form Number: C.FP-1

Underwritten by:

Unum Life Insurance Company of America
Portland, Maine 04122
 (G-72128)

BROKER COMPENSATION DISCLOSURE NOTICE FOR GROUP PRODUCTS

Your insurance or benefits advisor can offer you advice and guidance as you select the policy and provider most appropriate for your needs. At Unum we recognize the important role these professionals play in the sale of our products and services and offer them a variety of compensation programs. Your advisor can provide you with information about these programs as well as those available from other providers. We support disclosure of broker compensation so that customers can make an informed buying decision.

Brokers may be eligible to receive Base Commissions as well as Supplemental Commissions from Unum.

Unless you have agreed in writing to compensate the broker differently, Unum provides Base Commissions to all brokers in connection with the sale of an insurance policy. Base Commissions are a fixed percentage of the policy premium, and may include a one time, first year flat amount for each policy sold. Base Commissions are paid by Unum to the broker(s) on your policy. In some circumstances, broker(s) may be eligible to receive commissions on your policy even after a broker of record change has occurred.

A broker may also qualify for Supplemental Commissions paid by Unum. For group insurance products, Supplemental Commissions may be paid as a fixed percentage of total eligible group insurance premiums. The Supplemental Commission rate depends on the total dollar amount of all eligible premiums or number of group policies that the broker had in force with Unum in the prior calendar year. The Supplemental Commission rate may range from 0% to 13.80% of total premium paid.

The exact Supplemental Commission percentage payable to any broker is based upon the total dollar amount of all eligible inforce or new sales insurance premiums or number of policies that the broker had inforce with Unum in the prior calendar year. Supplemental Commissions may be calculated differently for other insurance products. The premium you pay is not impacted whether or not your broker receives Supplemental Commissions.

If you would like additional information about the range of compensation programs our company offers for your group insurance policy or any other Unum insurance product, you can find more details at www.unum.com. Should you have other questions not addressed by the website, including the Supplemental Commission percentage applicable to your broker, or if you want to speak to us directly about broker compensation, please call 1-800-ASK-UNUM (1-800-275-8686).

Internet Service Solutions

As your benefits partner, we understand the complexities of benefits management and the increasing demands on your time. To meet your needs, we're creating online solutions that help you with day-to-day plan administration and ongoing benefits management.

As a feature of your group benefits plan, our secure Internet Services give you access to tools that allow registered users to:

- Access Coverage information
- View and update billing data
- Process employee changes
- Pay premium and check billing history
- Assist employees with filing a claim

A unique feature allows you to customize access to the site, giving different people in your company access only to the tools or information they need.

The secure Employer Internet Services website is available 24 hours a day, seven days a week. The website is supported by our Internet Service Center, with service experts available to assist you from 8 a.m. to 5 p.m. Eastern Time.

Administration & Billing

- Easy access to your Group Insurance Policy
- Electronic employee certificate booklets
- Helpful plan administration guides
- Billing services available by billing account, allowing you to create a unique billing profile for each area within your company, including:
  - Flexible options for online list bill or self-accounting premium statement (varies by product). Customers electing a list bill can update employee information, change coverage options, adjust salary information and more.
  - E-mail notification for immediate access to new premium statements
- Convenient payment options
- Timely status reports on employee applications submitted for medical underwriting (varies by product)
- Simplified data transfer of multiple employee data files

Claims

Fast and easy access to the information you need to assist your employees with a Unum claim, including frequently asked questions regarding the claims process, information on how to complete a claim form, and convenient access to a directory of online claim forms.

Forms

Application and enrollment forms, marketing materials and requests for customer service are ready to be completed, downloaded or printed at your convenience.

Resource Center

Timely reference material and work tools including:

- **HR Guidebooks** to help you navigate the complexities of FMLA, ADA, ERISA, HIPAA and Mergers & Acquisitions
- **Employee service tools** to inform your workforce about assistance services included with Unum coverages
- **Unum news** to provide the latest on our products and services

Workplace Productivity

Unum partners with you to build stronger employee benefits programs that help you maintain productivity in the workplace. We provide you with information and tools on:

- **Employee assistance services**
  - Information on valuable employee assistance services that are designed to support your employees during life's everyday challenges

- **About our products & services**
  - Integrated benefit solutions that address specific corporate needs for cost control, risk management and productivity

- **Absence management**
  - **Employee absence and your bottom line** – Unum research on the impact of disability on your employee medical costs
  - **Corporate Return-to-Work Program Development**
    - Resources to help you plan better for employee lost time, return employees to work and control the cost of lost time

For more information, contact your Unum service representative, visit www.unum.com/employers, **or call our Internet Service Center (1-877-225-2712, option 2)**