



## Short Term Disability Insurance

can pay you a weekly benefit if you have a covered disability that keeps you from working.

### How does it work?

If a covered illness or injury keeps you from working, Short Term Disability Insurance can replace part of your income while you recover. As long as you remain disabled, you can continue to receive benefits. You may have a choice of coverage amounts and benefit durations.

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 short term disability claims:<sup>1</sup>

- Normal pregnancy
- Injuries
- Joint disorders
- Back disorders
- Digestive disorders

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

### Consider your weekly 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 weekly expenses \$ \_\_\_\_\_

<sup>1</sup> Unum internal data, 2015



## Short Term Disability Insurance

### How much coverage can I get?

<b>You*</b>	<p>You are eligible for coverage if you are an active employee in the United States working a minimum of 30 hours per week.</p> <p><b>Coverage amounts</b> Cover 50%, 60% or 66% of your weekly income to a maximum benefit of \$2,000 per week.</p> <p>*See the Legal Disclosures for more information</p>
-------------	---

- ! 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)

This is the number of days that must pass between your first day of a covered disability and the day you can begin to receive your disability benefits.

Each plan option comes with a specific elimination period. The first number is the number of days for accidents. The second number is for illnesses.

#### Benefit duration (BD)

The maximum number of weeks you can receive benefits while you're disabled. You have a choice of 9, 11 or 13 weeks.

### Calculate your cost

- Follow the instructions on the worksheet at right to determine your cost per paycheck.
- For step 2, enter your rate from the Rate Chart, based on your age, your coverage amount and elimination period choice. (Choose the age you will be when your coverage becomes effective on 01/01/2019.)

Disability worksheet						
<b>1 Calculate your weekly disability benefit.</b>						
\$ _____ ÷ 52 = \$ _____	x	_____ % =	\$ _____			
Your annual earnings	Your weekly earnings	(The % plan that you want)	Max weekly benefit available (if the amount exceeds the plan max of \$2,000, enter \$2,000.			
<b>2 Calculate your cost per paycheck.</b>						
\$ _____ ÷ 10 = \$ _____	x	\$ _____ =	\$ _____ x 12 = \$ _____	÷ 12 =	\$ _____	
Your weekly benefit amount	Your rate	Your monthly cost	Your annual cost	Number of paychecks per year	Your cost per paycheck	

Age	Rates		
	Options		
	50% EP: 30/30 BD: 9 weeks	60% EP: 14/14 BD: 11 weeks	66% EP: 0/7 BD: 13 weeks
15-24	\$0.120	\$0.250	\$0.360
25-29	\$0.270	\$0.570	\$0.810
30-34	\$0.340	\$0.720	\$1.030
35-39	\$0.260	\$0.550	\$0.780
40-44	\$0.180	\$0.380	\$0.540
45-49	\$0.180	\$0.380	\$0.540
50-54	\$0.240	\$0.490	\$0.700
55-59	\$0.350	\$0.740	\$1.050
60-64	\$0.460	\$0.970	\$1.380
65+	\$0.560	\$1.180	\$1.670

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

## Short 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 County of Montgomery 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.

#### Definition of disability

You are considered disabled when Unum determines that, due to sickness or injury:

- You are unable to perform any of the material and substantial duties of your regular occupation; and
- You are not working in any 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 generally required by employers from those engaged in your usual occupation 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.

#### 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

Benefits will not be paid for disabilities caused by, contributed to by, or resulting from:

- War, declared or undeclared or any act of war
- Active participation in a riot
- Intentionally self-inflicted injuries;
- Loss of professional license, occupational license or certification;
- Commission of a crime for which you have been convicted;
- Any period of disability during which you are incarcerated;
- Any occupational injury or sickness (this will not apply to a partner or sole proprietor who cannot be covered by law under workers’ compensation or any similar law);
- Excluded pre-existing conditions (see definition).

The loss of a professional or occupational license does not, in itself, constitute disability.

#### Termination of coverage

Your coverage under the policy ends on the earliest of the following:

- 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 of the period for which you made any required contributions
- The last day you are in active employment except as provided under the covered layoff or leave of absence provision.

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

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

© 2018 Unum Group. All rights reserved. Unum is a registered trademark and marketing brand of Unum Group and its insuring subsidiaries.