

## Loewinsohn, Flegle, Deary, Simon Short Term Disability Insurance Plan Highlights

Who is eligible?	You are eligible for Short Term Disability coverage if you are an active employee in the United States working a minimum of 30 hours per week.
What is my weekly benefit amount?	If you meet the definition of disability, you could receive a weekly benefit equal to 60% of your weekly earnings, to a maximum of \$1,000 per week.
How long do I have to wait to receive benefits?	The elimination period is the length of time you must be continuously disabled before you can receive benefits. If your disability is the result of a covered injury or sickness, you could begin receiving benefits after 14 days.
When would I be considered disabled?	<p>You are disabled when Unum determines that, due to sickness or injury:</p> <ul style="list-style-type: none"> <li>• You are limited from performing the material and substantial duties of your regular occupation;* and</li> <li>• You have a 20% or more loss in weekly earnings due to the same sickness or injury.</li> </ul> <p>You must be under the regular care of a physician in order to be considered disabled.</p> <p>*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.</p>
How long will my benefits last?	As long as you continue to meet the definition of disability, you may receive benefits for 11 weeks.
When is my coverage effective?	Please see your plan administrator for your effective date.
What if I am out of work when the coverage goes into effect?	Insurance will be delayed if you are not in active employment because of an injury, sickness, temporary layoff, or leave of absence on the date that coverage would otherwise become effective.
Can my benefit be reduced?	<b>Your disability benefit may be reduced by deductible sources of income and any earnings you have while disabled.</b> Deductible sources of income may include such items as disability income or other amounts you receive or are entitled to receive under: workers' compensation or similar occupational benefit laws; state compulsory benefit laws; automobile liability and no fault insurance; legal judgments and settlements; certain retirement plans; salary continuation or sick leave plans; other group or association disability programs or insurance; and amounts you or your family receive or are entitled to receive from Social Security or similar governmental programs.
Can I receive rehabilitation	If you are deemed eligible and are participating in the program, Unum will

[Type text]

and return-to-work services?	pay an additional benefit of 10% of your gross disability payment, to a maximum of \$250 per week.
What happens if I die while receiving disability benefits?	Your eligible survivor will receive a lump-sum benefit equal to 3 times your gross weekly Short Term Disability benefit or \$5,000 (whichever is less) if, on the date of your death, you had received disability benefits under this plan for at least 15 days.
Are my benefits taxed?	Since your employer is paying your premiums, your benefits <b>will</b> be taxed.
What is not covered?	<p>Benefits would not be paid for disabilities caused by, contributed to by, or resulting from:</p> <ul style="list-style-type: none"><li>• War, declared or undeclared, or any act of war;</li><li>• Active participation in a riot;</li><li>• Intentionally self-inflicted injuries;</li><li>• Loss of professional license, occupational license or certification;</li><li>• Commission of a crime for which you have been convicted;</li><li>• Any period of disability during which are incarcerated;</li><li>• 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).</li></ul>
When does my coverage end?	<p>Your coverage under the policy ends on the earliest of:</p> <ul style="list-style-type: none"><li>• The date the policy or plan is cancelled;</li><li>• The date you no longer are in an eligible group;</li><li>• The date your eligible group is no longer covered;</li><li>• The last day of the period for which you made any required contributions;</li><li>• The last day you are in active employment except as provided under the covered layoff or leave of absence provision.</li></ul> <p>Please see your plan administrator for further information on these provisions.</p> <p>Unum will provide coverage for a payable claim which occurs while you are covered under the policy or plan.</p>

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

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

© 2017 Unum Group. All rights reserved. Unum is a registered trademark and marketing brand of Unum Group and its insuring subsidiaries.

EN-1781 (1-17)      FOR EMPLOYEES