

Long Term Disability - UNUM January 1, 2007 - December 31, 2007

Information provided is in summary format. Any difference between the summary provided and actual contract will be settled in favor of the contract.	
Definition of Member	You are eligible for LTD coverage if you are an active employee working a minimum of 30 hours per week
Monthly Benefit	60% of predisability income
Monthly Benefit Maximum	\$5,000
Elimination Period	You must be disabled for 180 days before payments begin
Benefit Duration	To age 65
Definition of Disability:	
First 24 months	Own Occupation
After 24 months	Any Gainful Occupation
Total Disability Required?	Benefits are payable for partial disability
Return to Work Incentive	During the first 12 months of disability payments, while working, UNUM will not reduce their benefit payment unless the benefit payment plus your disability earnings exceeds 100% of indexed monthly earnings
Survivor Benefit	3 Times Gross Monthly Benefit
Coverage for Pre-Existing Conditions	
Definition	Any injury or sickness where care or treatment was received in the 12 months immediately prior to your effective date of coverage
When Covered	If disability starts after 12 months continuous coverage on the plan
Benefit Limits:	
Mental Disorder	24 months lifetime
Self-Reported Symptoms	24 months lifetime
Contributory Status	The employee pays 100% of the cost of the Long Term Disability coverage
Rates	<u>Click Here</u>