Short 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.	
Eligibility	You are eligible for STD coverage if you are an active employee working a minimum of 30 hours per week
Benefit	60% of weekly earnings
Maximum Benefit	$1,000/week
Elimination Period:	
Accidental Injury	14 days
Sickness	14 days
Maximum Benefit Period	24 weeks
Coverage for Pre-Existing Conditions	
Definition	Any injury or sickness where care or treatment was received in the 3 months immediately prior to your effective date of coverage
When Covered	If disability starts after 12 months continuous coverage on the plan
Who Pays for the Plan?	You and your employer share the cost of your coverage
Rates	**Click Here**