

Take a look at what your employer is offering



Norris & Stevens, Inc.

Policy #90951

Employer-paid Long-Term Disability Benefit Summary

Who is eligible?	You are eligible for Long Term Disability (LTD) coverage if you are an active employee in the United States working a minimum of 30 hours per week.
What is my monthly benefit amount?	Your employer is providing a benefit of 60% of your monthly earnings to a maximum of \$11,000.
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. You could begin receiving LTD benefits if, after 90 days of disability, you are still disabled (as described in the definition of disability).
How long will my benefits last?	The duration of your benefit payments is based on your age when your disability occurs. Your LTD benefits are payable for the period during which you continue to meet the definition of disability. If your disability occurs before age 62, benefits could be payable up to the Social Security Normal Retirement Age. If your disability occurs at or after age 62, your benefits would be paid according to the benefit duration schedule.
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 insurance would otherwise become effective.
When would I be considered disabled?	You are disabled when Unum determines that: • you are limited from performing the material and substantial duties of your regular occupation; and • you have a 20% or more loss in indexed monthly earnings due to the same sickness or injury. After benefits have been paid for 24 months, you are disabled when Unum determines that due to the same sickness or injury, you are unable to perform the duties of any gainful occupation for which you are reasonably fitted by education, training or experience. You must be under the regular care of a physician in order to be considered disabled.
What is considered a pre-existing condition?	You have a pre-existing condition if: • You received medical treatment, consultation, care or services including diagnostic measures, or took prescribed drugs or medicines in the 12 months just prior to your effective date of coverage; and • The disability begins in the first 24 months after your effective date of coverage; unless you have been treatment-free from the pre-existing condition for 12 consecutive months after your effective date.
What else is included with this policy?	• Work-life balance (Employee Assistance Program) • Emergency Travel Assistance Program

The work-life balance employee assistance program, provided by Health Advocate, is available with select Unum insurance offerings. Terms and availability of service are subject to change. Service provider does not provide legal

advice; please consult your attorney for guidance. Services are not valid after coverage terminates. Please contact your Unum representative for details.

Worldwide emergency travel assistance services, provided by Assist America, Inc., are available with select Unum insurance offerings. Terms and availability of service are subject to change and prior notification requirements. Services are not valid after coverage terminates. Please contact your Unum representative for details.

Underwritten by Unum Life Insurance Company of America, Portland, Maine

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.

© 2016 Unum Group. All rights reserved. Unum is a registered trademark and marketing brand of Unum Group and its insuring subsidiaries.

EN-1777 (1-16) FOR EMPLOYEES