Take a look at what your employer is offering

Norris & Stevens, Inc.

Policy #90952

Voluntary Short-Term Disability Benefit Summary

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?	You can elect to purchase a benefit of 60% of your weekly earnings to a maximum of $2,500 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.
How long will my benefits last?	As long as you continue to meet the definition of disability, you may receive benefits for 11 weeks.
How much does it cost?	See rate table and calculation below.

Rates per $10 of weekly benefit

Age	Rates
<25	$0.420
25-29	$0.460
30-34	$0.400
35-39	$0.360
40-44	$0.380
45-49	$0.390
50-54	$0.460
55-59	$0.580
60-64	$0.700
65-99	$0.790

Here's how to calculate your per-paycheck costs

______ ÷ 52 = ______ X ______ = ______
Annual salary — Weekly salary — Benefit % — **Weekly benefit**

______ ÷ 10 = ______ X ______ = ______
Weekly benefit — Your rate — **Monthly cost**

______ X 12 = ______ ÷ ______ = ______
Monthly cost — Annual cost — # paychecks — **Cost per paycheck**

When is my coverage effective?	Please see your plan administrator for your effective date.
Do I have to take a health exam to get coverage?	You may receive coverage without answering any medical questions or providing evidence of insurability if you apply for coverage within 31 days after your eligibility date. If you apply more than 31 days after your eligibility date, your coverage will be medically underwritten. You may also have to provide information about routine, planned, unplanned or ongoing medical care or consultation. This review may result in coverage being declined. Please see your plan administrator for your eligibility date.

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 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.
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.
What is my maximum monthly benefit amount?	Your total monthly benefit (including all benefits provided under this plan) will not exceed 100% of your monthly earnings, unless the excess amount is payable as a Cost of Living Adjustment. However, if you are participating in Unum's Rehabilitation and Return to Work Assistance program, your total monthly benefit (including all benefits provided under this plan) will not exceed 110% of your monthly earnings (unless the excess amount is payable as a Cost of Living Adjustment).
Can my benefit be reduced?	**Your disability benefit may be reduced by deductible sources of income and any earnings you have while disabled.** 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; legal judgments and settlements; certain retirement 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.
When would I be considered disabled?	You are disabled when Unum determines that, due to sickness or injury: • You are limited from performing the material and substantial duties of your regular occupation;* and • You have a 20% or more loss in weekly earnings due to the same sickness or injury. You must be under the regular care of a physician.
Can I receive rehabilitation and return-to-work services?	If you are deemed eligible and are participating in the program, Unum will pay an additional benefit of 10% of your gross disability payment to a maximum of $250 per month.
What is the "salary continuation" provision?	With the salary continuation provision, your weekly Short Term Disability benefit can match the benefit amount you received under your employer's salary continuation or accumulated sick leave program.
Are my benefits taxed?	It depends on how your premium was taxed during the plan year in which you become disabled. If you paid the premium for the plan year with **post-tax dollars**, your benefits **will not** be taxed. However, if you paid the premium for the plan year with **pre-tax** dollars, your benefits **will** be taxed. If you paid the premium for the plan year with a combination of pre- and post-tax dollars, then a portion of your benefits will be taxed. Any benefit that is paid by your employer is generally taxable.
What is not covered?	Benefits would 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); The loss of a professional or occupational license does not, in itself, constitute disability.
When does my coverage end?	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. Please see your plan administrator for further information on these provisions. Unum will provide coverage for a payable claim which occurs while you are covered under the policy or plan.
How can I apply for coverage?	To apply for coverage, complete your enrollment form within 31 days of your eligibility date.

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