unum
Better benefits at work.

Southwest General
Partnering with University Hospitals

Individual Short Term Disability Insurance

can replace a portion of your monthly income if you have a covered disability that keeps you from working.

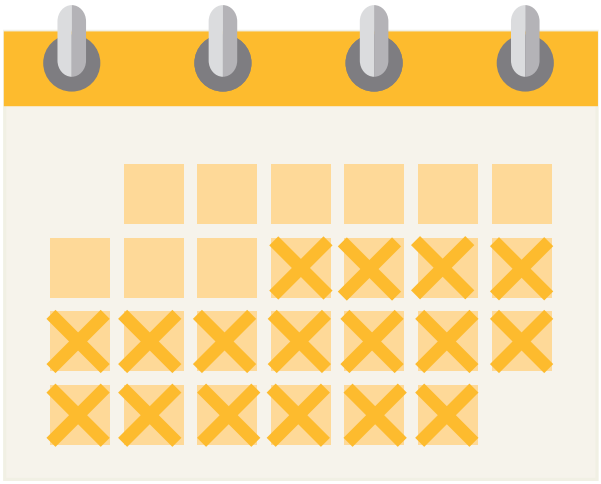
How does it work?

If you become sick or injured and can't work, this insurance can replace part of your income while you recover. As long as you remain disabled, you can receive payments for up to 24 months depending on the plan you choose.

You're generally considered disabled if you're unable to do important parts of your job — and your income suffers as a result.

Why is this coverage so valuable?

- **It's flexible:** You can use the money however you choose. It can help you pay for your rent or mortgage, groceries, out-of-pocket medical expenses and more.
- **It's affordable:** Your cost is based on your age when you buy the insurance and will not increase when you move into the next age band.*
- **It's convenient:** Your premiums are automatically deducted from your paycheck.



Consider your monthly expenses

Food	$_____
Transportation (gas, car payments, repairs)	_____
Child care/elder care	_____
Mortgage/rent	_____
Utilities (electric, water, cable, phone)	_____
Medical costs (co-pays, medications)	_____
Insurance (health, life, car, home)	_____
Total monthly expenses	$_____

What's covered?

This insurance may cover a variety of conditions and injuries. Here are Unum's top reasons for short term disability claims:[1]

- Normal pregnancy**
- Injuries (excluding back)
- Joint disorders
- Cancer
- Digestive disorders

This insurance may not cover pre-existing conditions. Please see the disclosures section to find out exactly what is covered.

**Pregnancy is covered nine months after coverage becomes effective. Medical complications of pregnancy may be considered as any other covered illness subject to the pre-existing condition limitation. Monthly benefits are paid after the elimination period has been satisfied.

1 Unum internal data, 2018. Note: Causes are listed in ranked order.

*Premiums can be changed only if they are changed on all policies of this kind inforce in the state where the policy is issued.

Individual Short Term Disability Insurance

How much coverage can I get?

You	You are eligible for coverage if you are an active employee in the United States working a minimum of 20 hours per week. Choose a monthly benefit between $400 and $5,000 for covered disabilities due to injury or illness. Coverage of up to 60% of your gross monthly salary may be offered. You may have to answer some additional health questions. See the Legal Disclosures for more information.

! You own this policy. That means you can keep the coverage if you retire or change jobs. As long as you pay your premiums on time, your coverage is guaranteed renewable until age 72.

Elimination period and benefit duration

You can choose from 14/14/6, 180/180/24 or 30/30/6 plans. The first number is the elimination period for a covered off-the-job accident. The second number is the elimination period for an illness. And the third number is your benefit duration.

Elimination period is the number of **days** that must pass between your first day of a covered accident or illness and the day you can start receiving disability benefits.

Benefit duration is the number of **months** you could receive benefits while you are disabled.

Example benefit and monthly rates for 14/14/6 plan

Monthly income range	Monthly Benefit	Age 17-49	Age 50-69
$501-$666	$400	$12.27	$16.34
$834-$1,000	$600	$18.38	$24.49
$1,167-$1,333	$800	$24.49	$32.68
$1,501-$1,666	$1,000	$30.64	$40.82
$1,834-$2,000	$1,200	$36.75	$48.97
$2,167-$2,333	$1,400	$42.86	$57.16
$2,501-$2,666	$1,600	$48.97	$65.31
$2,834-$3,000	$1,800	$55.08	$73.45
$3,167-$3,333	$2,000	$61.23	$81.60
$4,001-$4,166	$2,500	$76.53	$102.01
$4,834-$5,000	$3,000	$91.83	$122.42

Costs are based on your age when coverage becomes effective.



Individual Short Term Disability Insurance

Exclusions and limitations

Definition of total disability

- During the first two years of disability you are unable to perform the duties of your occupation, are not engaged in any other occupation and are under a physician's care.
- After the second year of disability, if applicable, you are unable to perform the duties of any occupation which you are fitted by education, training or experience, and are not engaged in any other occupation and under a physician's care.

Coverage effective date

Coverage becomes effective on the first day of the month in which payroll deductions begin. You will receive the plan and coverage amount applied for on the application, unless it is determined to be unacceptable under the underwriting company rules, limits or standards. In such event, the plan and coverage amount may be modified or declined.

Pre-existing conditions

Benefits for a disability due to a pre-existing condition will not be paid if that disability begins within 12 months of your coverage effective date. A pre-existing condition is defined in the policy as a condition for which symptoms existed that would cause a person to seek treatment from a physician or for which they were treated or received medical advice from a physician, or took medicine, within 12 months before the coverage effective date.

Review your policy as this exclusion may not apply.

Waiver of premium

Premium may be waived after 90 days of total disability, or after the elimination period if longer than 90 days. Premiums may be waived for as long as the disability continues, as defined in the policy, but not beyond the maximum benefit period. For premiums to be waived, your total disability must be the result of a covered accident or a covered sickness.

Limitations & exclusions

Benefits will not be paid for losses caused by or occurring as the result of:

- War or act of war, whether declared or undeclared;
- Riding in or driving any motor-driven vehicle in a race, stunt show or speed test;
- Operating, learning to operate, serving as a crew member of or jumping or falling from any aircraft, including those which are not motor-driven. This does not include flying as a farepaying passenger;
- Engaging in hang-gliding, bungee jumping, parachuting, sailgliding, parasailing or parakiting or any similar activities;
- Participating or attempting to participate in an illegal activity and/or being incarcerated in a penal institution;
- Committing or trying to commit suicide or injuring yourself intentionally, whether you are sane or not;
- Addiction to alcohol or drugs, except for drugs taken as prescribed by your physician;
- Having a pre-existing condition as described and limited in this policy (review your policy as this exclusion may not apply);
- Practicing for or participating in any semi-professional or professional competitive athletic contest for which you receive any type of compensation or remuneration;
- Having a psychiatric or psychological condition including but not limited to affective disorders, neuroses, anxiety, stress and adjustmentreactions. However, Alzheimer's disease and other organic senile dementias are covered under this policy;
- Having a work-related injury, unless an on-job total disability benefit is shown on the policy schedule;

Termination provisions

This policy will terminate on the earliest of the following:

- Written request by you to terminate this policy;
- Failure to pay the premiums for this policy, subject to the grace period allowed;
- The policy anniversary on or next following your 72nd birthday;
- Your death.

Eligible employees must be actively at work to apply for coverage. Being actively at work means on the day the employee applies for coverage, the individual must be working at one of his/her company's business locations, or the individual must be working at a location where he/she is required to represent the company. If applying for coverage on a day that is not a scheduled workday, the employee will be considered actively at work as of his/her last scheduled workday. Employees are not considered actively at work if they are on a leave of absence.

Employees must be U.S. or Canadian citizens, or have a green card, to receive coverage.

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 L-21776 or contact your Unum representative.

Unum complies with state civil union and domestic partner laws when applicable.

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