



Saratoga Springs Teachers Association
Policy # 118669-115

Please read carefully the following description of your Unum Long Term Disability Income Protection insurance plan.

Your Plan

Eligibility

All Members of the Saratoga Springs Teachers Association in active employment in the United States working a minimum of 10 hours per week.

New Hire Waiting Period

None

Plan Premiums

Plan Option A: Paid by you through dues. You will automatically be covered under Option A if you do not complete an Enrollment Form and elect Option B.

Plan Option B: Paid by you.

***Annual Enrollment Period
(Changes to Coverage
Election)***

Each year you will have the option of changing your plan election. If you participate in Option A, you may elect Option B, or if you are in Option B, you may change your election to Option A. A new Enrollment Form must be completed and returned no later than May 31st. Your new coverage election will be effective on July 1st.

Benefit Amount Choices

Option A LTD Benefit:

- 50% of your monthly earnings
- To a maximum of \$2,000

Option B LTD Benefit:

- 60% of your monthly earnings.
- To a maximum of \$6,000

The total benefit payable to you on a monthly basis (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.

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; automobile liability and no fault insurance; legal judgments and settlements; certain retirement plans; salary continuation or sick leave 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.

Elimination Period

The Elimination Period is the length of time of continuous disability which must be satisfied before you are eligible to receive benefits.

LTD benefits would begin after 180 days of disability, as described in the definition above.

Definition of Disability

You would be considered disabled and eligible for benefits because of sickness or injury if:

- 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.

You will continue to receive benefits if:

- after benefits have been paid for 24 months, you are working in any occupation and continue to have a 20% or more loss in indexed monthly earnings due to your sickness or injury; or
- you are not working and, due to the same sickness or injury, are unable to perform the duties of any gainful occupation for which you are reasonably fitted by education, training or experience.

Benefit Duration

Your duration of benefits is based on your age when the 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 60, benefits will be payable until age 65. If your disability occurs at or after age 60, benefits would be paid according to a benefit duration schedule.

<u>Age at Disability</u>	<u>Maximum Period of Payment</u>
Less than age 60	To age 65, but not less than 5 years
Age 60	60 months
Age 61	48 months
Age 62	42 months
Age 63	36 months
Age 64	30 months
Age 65	24 months
Age 66	21 months
Age 67	18 months
Age 68	15 months
Age 69 and over	12 months

Gainful Occupation

Gainful occupation means an occupation that is or can be expected to provide you with an income at least equal to your gross disability payment within 12 months of your return to work.

Federal Income Taxation

The taxability of benefits depends on how premium was taxed during the plan year in which you become disabled. If premium for the plan year is paid with **post-tax** dollars, your benefits **will not** be taxed. If premium for the plan year is paid with **pre-tax** dollars, your benefits **will** be taxed.

Additional Benefits

Disability Plus Benefit

With the Disability Plus rider, if you are "severely" disabled -- have also lost the ability to independently perform two of six Activities of Daily Living (ADLs) or suffered a deterioration or loss in intellectual capacity -- according to the policy definition, you would be eligible to receive an additional 30% of your basic monthly earnings to a maximum monthly benefit of \$2,000 if you are participating in Plan Option A, or 20% of your basic monthly earnings to a maximum monthly benefit of \$6,000 if you are participating in Plan Option B. The six ADLs are: bathing, dressing, toileting, transferring, continence, and eating.

Note: You must have qualified under the definition of basic disability and be receiving basic disability benefits in order to be eligible for this additional benefit payment and all of the policy provisions that exclude or limit coverage also apply to the Disability Plus Benefit.

Worldwide Emergency Travel Assistance Services

Whether your travel is for business or pleasure, our worldwide emergency travel assistance program is there to help you when an unexpected emergency occurs. With one phone call anytime of the day or night, you, your spouse and dependent children can get immediate assistance anywhere in the world. Emergency travel assistance is available to you when you travel to any foreign country, including neighboring Canada or Mexico. It is also available anywhere in the United States for those traveling more than 100 miles from home. Your spouse and dependent children do not have to be traveling with you to be eligible. However, spouses traveling on business for their employer are not covered by this program.

Rehabilitation and Return to Work Assistance

Unum has a vocational Rehabilitation and Return to Work Assistance program available to assist you in returning to work. If we determine you are eligible to participate in a Rehabilitation and Return to Work Assistance program, you must participate in order to continue to receive your monthly disability benefits. We will provide you with a written Rehabilitation and Return to Work Assistance plan developed specifically for you. This program may include, but is not limited to the following benefits:

- coordination with your Employer to assist your return to work;
- adaptive equipment or job accommodations to allow you to work;
- vocational evaluation to determine how your disability may impact your employment options;
- job placement services;
- resume preparation;
- job seeking skills training; or
- education and retraining expenses for a new occupation.

If you are participating in a Rehabilitation and Return to Work Assistance program, we will also pay an additional disability benefit of 10% of your gross disability payment to a maximum of \$1,000 per month. In addition, we will make monthly payments to you for 3 months following the date your disability ends, if we determine you are no longer disabled while:

- you are participating in a Rehabilitation and Return to Work Assistance program; and
 - you are not able to find employment.
-

Child Care Expense Benefit

If you are disabled and participating continuously in a Rehabilitation and Return to Work Assistance program, and are incurring child care expenses for your dependent children, you may receive the Child Care Expense Benefit: \$250 per child, per month to a maximum of \$1,000 per month for all eligible children combined to reimburse your incurred expenses.

Eligible dependent children are defined as those who are:

- under the age of 15; or
- incapable of providing their own care on a daily basis due to their own physical handicap or mental retardation.

Waiver of Premium

You will not be required to pay LTD premiums as long as you are receiving LTD benefits.

Survivor Benefit

Unum will pay your eligible survivor a lump sum benefit equal to 3 months of your gross disability payment.

This benefit will be paid if, on the date of your death, your disability had continued for 180 or more consecutive days, and you were receiving or were entitled to receive payments under the plan. If you have no eligible survivors, payment will be made to your estate, unless there is none. In this case, no payment will be made. However, we will first apply the survivor benefit to any overpayment which may exist on your claim.

***Limitations/Exclusions/
Termination of Coverage******Pre-existing Condition
Limitation***

Your plan provides limited coverage for any disability caused by, contributed to by, or resulting from a pre-existing condition. A pre-existing condition is one for which:

- 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.

Note: If you increase your coverage election at Annual Enrollment, the incremental increase will be subject to the Pre-Existing Condition Limitation.

***Instances When Benefits
Would Not Be Paid***

Benefits would not be paid for disabilities caused by, contributed to by, or resulting from:

- intentionally self-inflicted injuries;
- active participation in a riot;
- war, declared or undeclared, or any act of war;
- conviction of a crime under state or federal law;
- loss of professional license, occupational license or certification.

Unum will not pay a benefit for any period of disability during which you are incarcerated.

Mental and Nervous

LTD benefits would be paid for 24 months per lifetime for disabilities caused by mental illness that meet the definition of disability. Mental and nervous benefits would continue beyond 24 months only if you are institutionalized or hospitalized as a result of the disability.

Termination of Coverage

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.

Unum will provide coverage for a payable claim which occurs while you are covered under the policy or plan.

Delayed Effective Date of Coverage

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.

Questions

If you should have any questions about your coverage or how to enroll, please contact your Plan Administrator.

This plan highlight is a summary provided to help you understand your insurance coverage from Unum. Some provisions may vary or not be available in all states. Please refer to your certificate booklet for your complete plan description. If the terms of this plan highlight summary or your certificate differ from your policy, the policy will govern. For complete details of coverage, please refer to policy form number **C.FP-1**, et al. **01/28/10**

All worldwide emergency travel assistance must be arranged by Assist America, which pays for all services it provides. Medical expenses such as prescriptions or physician, lab or medical facility fees are paid by the employee or the employee's health insurance.

Underwritten by:

First Unum Life Insurance Company 99 Park Avenue, 6th Floor, New York, NY 10016, www.unum.com

©2007 Unum Group. All rights reserved. Unum is a registered trademark and marketing brand of Unum Group and its insuring subsidiaries.
