



# Farmington Public Schools Voluntary Short Term Disability Insurance Plan Highlights Policy 409545

Who is eligible?	All Employees in active employment are eligible for Short Term Disability coverage if you are an employee in the United States working a minimum of 15 hours per week.																								
What is my weekly benefit amount?	<p>Amounts in \$100 benefit units as applied for by you and approved by Unum, starting at a minimum of <b>\$100</b>.</p> <p>The weekly benefit will be the lesser of:</p> <ul style="list-style-type: none"> <li>the amount you've applied for,</li> <li><b>60%</b> of weekly earnings rounded to the nearest \$100 if not already an exact multiple thereof, or</li> <li>a maximum weekly benefit of <b>\$1,000</b>.</li> </ul> <p>Your payment may be reduced by deductible sources of income and disability earnings.</p>																								
How long do I have to wait to receive benefits?	Your elimination period is 7 days for injury Your elimination period is 7 days for illnesses (as described in the definition of disability)																								
When would I be considered disabled?	<p>You are disabled when Unum determines that:</p> <ul style="list-style-type: none"> <li>You are limited from performing the material and substantial duties of your regular occupation due to your sickness or injury; * and</li> <li>You have a 20% or more loss in weekly earnings due to the same sickness or injury.</li> </ul> <p>You must be under the regular care of a physician in order to be considered disabled.</p> <p>*Unless the policy specifies otherwise, as part of the disability claims evaluation process, Unum will evaluate your occupation based on how it is normally performed in the national economy, not how work is performed for a specific employer, at a specific location, or in a specific region.</p>																								
How long will my benefits last?	As long as you continue to meet the definition of disability, you may receive benefits for 17 weeks.																								
How much does it cost?	<table border="1" style="margin-left: auto; margin-right: auto; border-collapse: collapse; text-align: center;"> <thead> <tr> <th colspan="2">Monthly STD Rate per \$100 of Benefit</th> </tr> <tr> <th>Age</th> <th>Rates</th> </tr> </thead> <tbody> <tr><td>&lt;25</td><td>\$11.42</td></tr> <tr><td>25-29</td><td>\$12.13</td></tr> <tr><td>30-34</td><td>\$10.43</td></tr> <tr><td>35-39</td><td>\$8.12</td></tr> <tr><td>40-44</td><td>\$8.24</td></tr> <tr><td>45-49</td><td>\$7.83</td></tr> <tr><td>50-54</td><td>\$9.35</td></tr> <tr><td>55-59</td><td>\$12.60</td></tr> <tr><td>60-64</td><td>\$16.20</td></tr> <tr><td>65 and over</td><td>\$17.25</td></tr> </tbody> </table> <p style="margin-top: 10px;">Here's how to calculate your per-paycheck costs</p> $\frac{\text{Weekly Income}}{\text{Benefit \%}} \times \text{Maximum Weekly Benefit} = \text{Elected Weekly Benefit}$ $\frac{\text{Elected Weekly Benefit}}{100} \times \text{Your rate} = \text{Monthly cost}$ <p><b>(Employee Choice \$100 Increments)</b></p>	Monthly STD Rate per \$100 of Benefit		Age	Rates	<25	\$11.42	25-29	\$12.13	30-34	\$10.43	35-39	\$8.12	40-44	\$8.24	45-49	\$7.83	50-54	\$9.35	55-59	\$12.60	60-64	\$16.20	65 and over	\$17.25
Monthly STD Rate per \$100 of Benefit																									
Age	Rates																								
<25	\$11.42																								
25-29	\$12.13																								
30-34	\$10.43																								
35-39	\$8.12																								
40-44	\$8.24																								
45-49	\$7.83																								
50-54	\$9.35																								
55-59	\$12.60																								
60-64	\$16.20																								
65 and over	\$17.25																								



	$\frac{\text{Monthly cost}}{\text{Annual cost}} \times 12 = \frac{\text{Annual cost}}{\# \text{ paychecks}} = \text{Cost per paycheck}$ <p>If your weekly income exceeds <b>\$1,666.66</b>, use <b>\$1,666.66</b> as your weekly income for this calculation. Final costs may vary due to rounding.</p>
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 coverage would otherwise become effective.
Can my benefit be reduced?	<b>Your disability benefit may be reduced by deductible sources of income and any earnings you have while disabled.</b> 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; 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.
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.
What is not covered?	Benefits would not be paid for disabilities caused by, contributed to by, or resulting from: <ul style="list-style-type: none"> <li>• War, declared or undeclared or any act of war;</li> <li>• Active participation in a riot;</li> <li>• Intentionally self-inflicted injuries;</li> <li>• Loss of professional license, occupational license or certification;</li> <li>• Commission of a crime for which you have been convicted;</li> <li>• Any period of disability during which you are incarcerated;</li> <li>• Pre-existing conditions (see definition).</li> </ul>
What is considered a pre-existing condition?	You have a pre-existing condition if: <ul style="list-style-type: none"> <li>• 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</li> <li>• The disability begins in the first 12 months after your effective date of coverage.</li> </ul>

You are considered in active employment, if on the day you apply for coverage, you are being paid regularly by your employer for the required minimum hours each week and you are performing the material and substantial duties of your regular occupation.

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.

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