



Short Term Disability Insurance

can pay you a weekly benefit if you have a covered disability that keeps you from working.

CORPORATE EMPLOYEES

How does it work?

If a covered illness or injury keeps you from working, Short Term Disability Insurance can replace part of your income while you recover. As long as you remain disabled, you can receive payments for up to 25 weeks.

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?

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.

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

Consider your weekly expenses



Food \$_____



Transportation
(gas, car payments, repairs) _____



Child care/elder care _____



Mortgage/rent _____

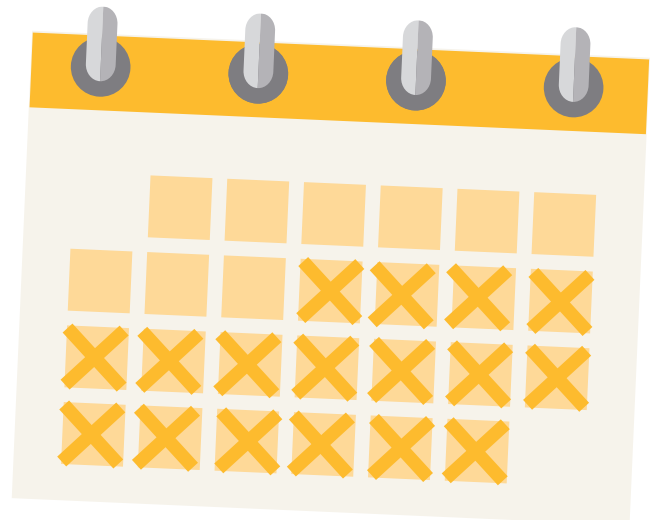


Utilities
(electric, water, cable, phone) _____

Medical costs
(co-pays, medications) _____

Insurance
(health, life, car, home) _____

Total weekly expenses \$_____



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



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 30 hours per week.

Coverage amounts

Choose from \$50 to \$2,000 a week, (in \$50 increments). You can cover up to 25% of your weekly income.

*See the Legal Disclosures for more information

- If you didn't get coverage when you were first eligible, you'll have to answer medical questions now. If you're newly eligible, you are guaranteed coverage now with no medical questions. If you already have coverage, you can increase it up to the maximum available with no medical questions. New coverage may be subject to pre-existing condition limitations.

Elimination period (EP)

This is the number of days that must pass between your first day of a covered disability and the day you can begin to receive your disability benefits.

Your benefits would begin after you become disabled for 14 days.

Benefit duration (BD)

The maximum number of weeks you can receive benefits while you're disabled. You have a 25 week benefit duration.

Disability worksheet

1 Calculate your maximum available weekly benefit

\$ _____ ÷ 52 = \$ _____ x 25% = \$ _____
 Enter your annual earnings Your weekly earnings (Max % of income covered) Max weekly benefit available (if the amount exceeds the plan max of \$2,000, enter \$2,000.)

2 Choose your weekly benefit amount and calculate your cost per paycheck

\$ _____ ÷ \$50 = \$ _____ x \$ _____ = \$ _____ x 12 = \$ _____ ÷ 12 = \$ _____
 Choose your weekly benefit amount in \$50 increments from \$50 up to \$2,000 Your rate (see table) Your monthly cost Your annual cost Number of paychecks per year Cost per paycheck

Age	Rates
15-24	\$0.340
25-29	\$0.750
30-34	\$1.110
35-39	\$0.850
40-44	\$0.600
45-49	\$0.650
50-54	\$0.820
55-59	\$1.050
60-64	\$1.390
65+	\$1.680

Billed amount may vary slightly. Your rate is based on your age and will increase as you move to the next age band.

Short Term Disability Insurance

Exclusions and limitations

Active employee

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

Delayed effective date of coverage

Insurance coverage will be delayed if you are not an active employee because of an injury, sickness, temporary layoff, or leave of absence on the date that insurance would otherwise become effective.

Definition of disability

You are considered totally disabled when, as a result of sickness or injury, you are unable to perform with reasonable continuity the substantial and material acts necessary to pursue your usual occupation in the usual and customary way.

You are considered partially disabled when you are not totally disabled, but while actually working in your usual occupation, a sickness or injury keeps you from earning 80% or more of your indexed weekly pre-disability earnings.

You are considered partially disabled when you are not totally disabled, but while actually working in your usual occupation, a sickness or injury keeps you from earning 80% or more of your indexed weekly pre-disability earnings.

You must be under the regular care of a physician in order to be considered disabled.

The loss of a professional or occupational license or certification does not, in itself, constitute disability.

'Substantial and material acts' means the important tasks, functions and operations generally required by employers from those engaged in your usual occupation that cannot be reasonably omitted or modified.

Continuity of Coverage

If the employee was not insured under the plan continuity of coverage will not apply. If the employee was insured under the prior plan but is not in active employment on the Unum plan effective date (due to illness or injury), the person will be covered under the Unum plan, but payment will be limited to what would have been paid under the prior plan. Unum will reduce the payment by the prior carrier's liability. If the employee was insured under the prior plan and is in active employment on the Unum plan effective date, the person must satisfy the pre-ex provision under the Unum plan or the prior carrier's plan. If satisfied under the Unum plan, payment will be made according to the Unum plan. If satisfied under the prior plan (but not the Unum plan), payment will be administered under the Unum plan, but the payment will be the lesser of the Unum weekly benefit or the prior plan's weekly benefit.

Exclusions and limitations

Your plan does not cover any disabilities caused by or resulting from:

- Intentionally self-inflicted injuries;
- Active participation in a riot;
- War, declared or undeclared or any act of war;
- Commission of a felony for which you have been convicted;
- 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 or certification does not, in itself, constitute 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 that occurs while you are covered under the policy or plan.

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

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