



## **Needham Public Schools**

### **Short & Long Term Disability Income Protection Insurance Highlights**

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#### **Policy # 911555**

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

- Eligibility** You are eligible for coverage under these plans if you are actively working full time, 20 hours or more per week.
- Elimination Period** The Elimination Period is the length of time of continuous disability which must be satisfied before you are eligible to receive benefits. Your **STD EP is 30 days**. STD benefits would begin after 30 days if your disability is the result of an injury or sickness that occurs while you are covered under the plan. **LTD benefits would begin after 180 days** if your disability is the result of an injury or sickness that occurs while you are covered under the plan.
- NOTE: Under this plan, you can satisfy the elimination period, as long as you have a 20% or more loss in your pre-disability earnings and you are limited from performing the material and substantial duties of your regular occupation.
- Benefit Amount** If you meet the definition of disability, you would be eligible to receive a benefit of:
- STD:** 60% of your basic weekly earnings, to a weekly maximum of \$1,150 per week.
- LTD:** 60% of your basic monthly earnings to a maximum of \$5,000 per month.
- Benefit Duration** **STD:** If you meet the definition of disability you may receive a benefit for 22 weeks. Your employer will continue to deduct premiums up to 22 weeks, provided you continue to meet the definition of disability and you are receiving weekly benefits.
- LTD:** 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 up to age 65, but not less than 5 years. If your disability occurs at or after age 61, benefits would be paid for a reduced period of time.
- Definition of Disability** You are disabled when Unum determines that:
- STD & LTD:**
- you are limited from performing the material and substantial duties of your regular occupation due to your sickness or injury; and
  - you have a 20% or more loss in weekly and/or monthly earnings due to the same sickness or injury.
- AND.....**
- after LTD benefits have been paid for 24 months, you are disabled when Unum determines that due to the same sickness or injury, you are unable to perform the duties of any gainful occupation for which you are reasonably fitted by education, training or experience;
- Gainful Occupation**  
**LTD ONLY**
- Gainful occupation means an occupation that is or can be expected to provide you with an income within 12 months of your return to work that exceeds:
- 80% of your indexed monthly earnings, if you are working
  - 60% of your indexed monthly earnings, if you are not working

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**Maternity Coverage  
STD**

The standard benefit for both a normal vaginal delivery and cesarean section is 6 weeks. Should you work to the date of the delivery, the elimination period and maternity benefit are satisfied at the same time. Therefore, you may only collect a 2 week benefit. Complications of maternity could extend benefits. Benefits are payable upon a medical and a pre-existing condition review.

**Waiver of Premium  
LTD ONLY**

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

**Pre-existing Condition  
Exclusion for  
STD & LTD**

These plans do not cover a disability that is caused by or is a result of a pre-existing condition. You have a pre-existing condition if:

- the disability begins in the first 12 months after your effective date of coverage; and
- you received medical treatment, consultation, care or services including diagnostic measures, or took prescribed drugs or medicines in the 12 months just prior to your effective date of coverage; or
- you had symptoms for which an ordinarily prudent person would have consulted a health care provider in the 12 months just prior to your effective date of coverage.

**Mental and Nervous and  
Self-Reported Disabilities –  
LTD ONLY**

Long Term Disabilities due to a sickness or injury which are primarily based on self-reported symptoms have a limited payment period of 12 months. Long Term Disabilities due to mental illness have a limited payment period of 24 months per lifetime. Mental and nervous benefits would continue beyond 24 months only if you are institutionalized or hospitalized as a result of the disability.

**Benefit Offsets**

**Your disability benefit may be reduced by deductible sources of income and any earnings you have while disabled.** Deductible sources of income may include disability income or other amounts you receive or are entitled to receive under: workers compensation; automobile liability insurance; legal judgments and settlements; certain retirement plans; other group insurance; and amounts you or your family receive or are entitled to receive from Social Security or similar governmental programs.

**How to Apply**

To apply for coverage, complete your enrollment form during the enrollment period.

**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.

This plan highlight is a summary provided to help you understand your insurance coverage from Unum. 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.

Underwritten by:

**Unum Life Insurance Company of America**, 2211 Congress Street, Portland, Maine 04122, [www.unum.com](http://www.unum.com)

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