

Voluntary Long Term Disability Insurance Plan Highlights



Cleveland Clinic Policy # 207838-005

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

What is voluntary long term disability insurance?

Unum's long term disability insurance pays you a percentage of your gross monthly salary if you cannot work due to a covered injury or illness.

- It can provide a monthly benefit whether your disability prevents you from working at all or limits your ability to work.
- These benefits can help you cover your expenses and protect your finances at a time when you're paying extra medical bills.

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.

What is considered a 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.

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

Am I eligible?

You are eligible for LTD coverage if you are an active employee in the United States working at least 20 hours per week but less than 36.

How much coverage can I have?

This disability plan covers 60% of your monthly earnings to a maximum of \$5,000. The minimum monthly benefit will be the greater of \$100 or 10%.

When can I enroll?

You may apply for coverage only during the annual enrollment period of **10/23/2014 through 11/14/2014**.

When is coverage effective?

For employees hired between 10/31/2013 and 10/23/2014: Your effective date of coverage is 01/01/2015.

For employees hired prior to 10/31/2013 that are not currently enrolled: Your coverage will become effective upon receipt of your enrollment request and Unum's approval of your evidence of insurability.

For employees who become eligible on or after 10/23/2014, your effective date of coverage will be January 1st of the year following the year in which you enroll.

You must be actively at work with Cleveland Clinic on the day your coverage takes effect.

How long do I have to wait before I can receive benefits?

LTD benefits would begin after 180 days of disability, if you are disabled, as described above.

Are there other limitations to enrollment?

Employees hired between 10/31/2013 and 10/23/2014: You may apply for coverage without answering any medical questions or providing evidence of insurability if you apply during this enrollment period that will end on **11/14/2014**. If you do not apply during this enrollment period any coverage you apply for later will be medically underwritten, and you will be required to qualify based on information you provide on your overall medical health including routine, planned, unplanned or ongoing medical care or consultation. This review may result in a declination of coverage.

Employees hired on or after 10/23/2014: You may apply for coverage during the next enrollment period.

How long could my benefits last?	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 the Social Security Normal Retirement Age. If your disability occurs at or after age 62, benefits would be paid for a reduced period of time.
Can the amount of my benefit be reduced?	Your disability benefit may be reduced by deductible sources of income and any earnings you have while disabled (see description on the next page under Deductible Sources of Income).

Limitations/Exclusions/Termination of Coverage

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;
- loss of professional license, occupational license or certification;
- pre-existing conditions (see definition below)

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

Pre-existing Condition Exclusion— You have a pre-existing condition if: you received medical treatment, consultation, care or services including diagnostic measures, or took prescribed drugs or medicines in the 6 months just prior to your effective date of coverage; and the disability begins in the first 12 months after your effective date of coverage, unless you have been treatment-free for 6 months or if you already satisfied the pre-existing condition requirement under your previous carrier.

Disabilities Caused by Mental Illness—The lifetime cumulative maximum benefit period for all disabilities due to mental illness is 24 months. Only 24 months of benefits will be paid for any combination of such disabilities based on mental illness even if the disabilities are not continuous and/or are not related. Mental illness payments would continue beyond 24 months only if you are confined to a hospital or institution 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.

Deductible Sources of Income— 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— During your 180 day elimination period you will be considered disabled if you are limited from performing the material and substantial duties of your regular occupation due to your sickness or injury, and you are under the regular care of a physician. You are not required to have a 20% or more earnings loss to be considered disabled during the elimination period.

Gainful Occupation—Gainful occupation means an occupation that is or can be expected to provide you with an income at least equal to 60% of your indexed monthly earnings within 12 months of your return to work.

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. You may receive your survivor benefit prior to your death if you have been diagnosed as terminally ill, your life expectancy has been reduced to less than 12 months, and you are receiving monthly payments. If you elect to receive this benefit, no survivor benefit will be payable to your eligible survivor upon your death.

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Dependent Care Expense Benefit—If you are disabled and participating in Unum’s Rehabilitation and Return to Work Assistance program, Unum will pay a Dependent Care Expense Benefit when you are disabled and you: are incurring expenses to provide care for a child under the age of 15; and/or start incurring expenses to provide care for a child age 15 or older or a family member who needs personal care assistance. The payment will be \$350 per month per dependent, to a maximum of \$1,000 per month for all dependent care expenses combined.

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

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. We will make the final determination of your eligibility for participation in the program, and will provide you with a written Rehabilitation and Return to Work Assistance plan developed specifically for you.