



**VA Community College System
Policy # 532552**

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

Your Plan

Eligibility

You are eligible for LTD coverage if you are an active employee in the United States working a minimum of 20 hours per week, hired before January 1, 1999 and did not enroll in the Virginia Sickness & Disability Program (VSDP). You are also eligible if you are a faculty member under the Optional Retirement Plan (ORP).

Benefit Amount

Monthly LTD Benefit:

- 25%, 40%, or 50% of your monthly earnings
- To a maximum of \$6000

Definition of Disability

You would be considered disabled if, due to injury or sickness:

- you cannot perform each of the material duties of your regular occupation, and
- after benefits have been paid for 24 months, you cannot perform each of reasonably fitted by education, training or experience.

“Partial disability” and “partially disabled” mean that because of injury or sickness, you, while unable to perform all the material duties of your regular occupation on a full-time basis, are:

- a. performing at least one of their material duties of your regular occupation or another occupation on a part-time or full-time basis; and
- b. earning at least 20% less per month than your indexed pre-disability earnings due to the same injury or sickness.

If you have met this definition of disability and have satisfied the elimination period, you can return to work on a part-time basis and still receive a partial benefit, provided your earnings are at least 20% less per month than your pre-disability earnings due to that same injury or illness.

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 90 days of disability, as described in the definition above.

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 up to age 65, but not less than 5 years. If

your disability occurs at or after age 65, benefits would be paid for a reduced period of time.

Taxation

The taxability of benefits depends on how premium was taxed during the plan year in which you become disabled. Whether you pay 100% of the premium or you and your Employer share in the cost, 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. If premium for the plan year is paid partially with post-tax dollars and partially with pre-tax dollars, then a portion of your benefits will be taxed.

Additional Benefits

Waiver of Premium

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

Portability

If you leave Virginia Community College System you can take your coverage with you at the group rate for up to 12 months, providing you have been covered under this plan for at least 12 months. Portability is not available to employees who leave the employer due to retirement, disability, or are on an approved leave of absence, or become covered under any other group long term disability income plan.

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
Exclusion***

A pre-existing condition is a sickness or injury for which you receive medical treatment, consultation, care or services including diagnostic measures, or took prescribed drugs or medicines in the 12 months prior to your effective date of coverage.

If you suffer a disability caused by, contributed to, or resulting from a pre-existing condition and it begins in the first 24 months after your effective date, that disability would not be covered by this policy.

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;
- pre-existing conditions (see definition).

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.

Effective Date of Coverage

Please see your Plan Administrator for your effective date.

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.

Changes to Coverage

Each year, or when you have a change in status, you will have the opportunity to change your long term disability coverage. Any increase in coverage will be subject to the pre-existing condition exclusion.

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.

Underwritten by:

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