

Plan Code: **LT0001LB000700**

For Employers with 10-19, 20-50, 51-99, 100-300 Eligible Employees

Our disability insurance programs focus on the total health and well-being of the employee and provide replacement income in the event the employee is unable to work due to an injury or sickness. Our Long-Term Disability (LTD) portfolio offers a broad spectrum of benefit options, durations, monthly benefit amounts, and employee buy-up plans. Our flexible design allows customization for different occupational and industry group markets, and our claims management services provide the claimant with appropriate vocational and physical rehabilitation, career planning and transitional return-to-work assistance.

Coverage	Benefit	Description
Benefit Percentage	50%	Amount of insurance benefit, based on a percentage of the employee's pre-disability monthly earnings.
Maximum Monthly Benefit	\$3,000.00	Maximum amount paid by the insurer to the claimant, regardless of salary. The benefit amount may be reduced by Other Income Benefits.*
Benefit Duration	5 Year	Maximum amount of time for which disability benefits are payable.**
Pre-Existing Period	3/12	Number of months before effective date that employee must be treatment-free for a pre-existing condition / Number of months after effective date that employee must wait before receiving benefits for a pre-existing condition.
Elimination Period	90 Days	Length of time employee must be continuously disabled before benefits are payable.
Premium Contribution	Contributory	Contributory is when the employer and the employee contribute to the premium.
Minimum Participation	50%	Minimum number of eligible employees that must enroll in the plan for the plan to be installed.
Subjective Symptoms Benefit Limitation	N/A	Not Applicable.
Mental Illness/Substance Abuse Limitation	24 Months	Disabilities due to mental illness or substance abuse have a cumulative, lifetime limit.
Definition of Disability	Residual	A covered person is disabled when unable to perform some or all of the duties of his regular occupation, has a 20% or more loss in pre-disability earnings, and is under the regular care of a physician.

Value-Added Disability Services

- **Integrated Medical & Disability Management.** Our integrated approach helps increase health care quality, manage health and absentee costs, improve health outcomes and enable employees to return to a productive lifestyle. Integrated Medical & Disability Management (IMDM) is automatically offered at no charge to customers who have disability insurance with UnitedHealthcare

This is an overview of your benefits. The contract will govern actual benefits. The Company reserves the right to make future changes.

Specialty Benefits and either fully insured medical, or self-insured medical with select Care Solutions and/or Behavioral Solutions programs, from UnitedHealthcare. IMDM services offered by OptumHealth, a company of UnitedHealth Group.

- **Claims management excellence.** Our disability claims specialists are experts in the industry. The goal of our claims management services is to manage employee injury or sickness with a plan that optimizes employee productivity, controls costs, promotes effective care, enhances stay-at-work options and encourages a safe and timely return-to-work.
- **Customer service experience.** Our experienced customer service professionals - available through our single source, call center - have in-depth product knowledge and a thorough understanding of the causes and costs of disability, enabling them to provide complete answers and innovative solutions. They are committed to maintaining an equitable balance between the financial objectives of the employer and a commitment to the needs of the individual. **Our Life & Disability Claims Center may be reached by calling 888-299-2070.**
- **Claim management philosophy.** Our claim philosophy is to provide full-service disability management. We manage claims collaboratively with a Claim Risk Management Team, and our Complex Claims Unit is unique in the disability industry. Our claims staff and partners assist claimants with the complicated process of applying for and/or appealing Social Security Disability benefits. Overall, our goal for managing claims is to take a holistic approach, integrating financial, medical and vocational rehabilitation.

Additional Notes:

- *Other income benefits include benefits from Workers Compensation, other group insurance, governmental disability income benefits, U.S. Social Security benefits, retirement benefits if received as disability benefits, no-fault motor vehicle insurance or automobile liability insurance, unemployment compensation, amounts recovered in a settlement with a third party, and similar sources of other income.
- **The benefit duration will be reduced as follows: age at disability, under age 60 or Less - 60 Months; age 61 - 48 Months; age 62 - 42 Months; age 63 - 36 Months; age 64 - 30 Months; age 65 - 24 Months; age 66 - 21 Months; age 67 - 18 Months; age 68 - 15 Months; 69 and over - 12 Months.
- Plan codes only valid for contracts situated in AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, NY, OH, OK, OR, PA, PR, RI, SC, SD, TN, TX, UT, VA, VI, WA, WI, WV, WY.
- Benefit provisions, exclusions and limitations may vary as a result of state specific requirements.
- Premiums may vary by age.
- The Policy will continue, upon timely payment of premium, unless we cancel because the Policyholder did not meet his obligations stated in the Policy, including providing information needed to administer the Policy, or the participation level drops below the level stated in the Policy.
- Individual coverage will continue, upon timely payment of premium, unless terminated because the Covered Person is no longer actively at work or no longer meets the specific eligibility requirements stated in the Policy or the Policy terminates.
- The Policy will not cover a disability if it is due to: intentionally self-inflicted injuries, commission or attempted commission of a felony, participation in a riot, war, act of war or armed conflict between organized military forces or while the covered person is incarcerated or under house arrest.
- This policy provides disability income insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Insurance Department.
- Insurance is underwritten by UnitedHealthcare Insurance Company on either Form LASD-POL (05/03) or Form UHCLD-POL 2/2008 or by Unimerica Life Insurance Company of New York (NYC) on either Form LASD-POL-ADD/DIS NY(05/03) and LASD-POL- LIFE NY(05/03) or, in California, by Unimerica Life Insurance Company on Form UICLD-POL-CA 4/5.
- This Benefit Summary is intended only to highlight benefits and should not be relied upon to fully determine coverage. More complete descriptions of benefits and the terms under which they are provided are contained in the Certificate of Coverage received upon enrollment in the plan. If this Benefit Summary conflicts in any way with the Policy issued to the employer, the Policy shall prevail.

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