



EAS Schools Short Term Disability Insurance Plan Highlights Policy #424769

Who is eligible?	You are eligible for Short Term Disability coverage if you are an active employee in the United States working a minimum of 30 hours per week and have met the waiting period.
What is my weekly benefit amount?	If you meet the definition of disability, you could receive a weekly benefit equal to 60% of your weekly earnings, to a maximum of \$1,000 per week.
How long do I have to wait to receive benefits?	Your elimination period is 7 days for injury Your elimination period is 7 days for illnesses (as described in the definition of disability)
When would I be considered disabled?	You are disabled when Unum determines that, due to sickness or injury: <ul style="list-style-type: none"> • You are unable to perform any of the material and substantial duties of your regular occupation; * and • You are not working in any occupation. <p>You must be under the regular care of a physician in order to be considered disabled.</p>
How long will my benefits last?	As long as you continue to meet the definition of disability, you may receive benefits for 12 weeks.
When is my coverage effective?	Please see your plan administrator for your effective date.
What if I am out of work when the coverage goes into effect?	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 coverage would otherwise become effective.
Can my benefit be reduced?	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; 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.
What is not covered?	Benefits would not be paid for disabilities caused by, contributed to by, or resulting from: <ul style="list-style-type: none"> • War, declared or undeclared, or any act of war; • Active participation in a riot; • Intentionally self-inflicted injuries; • Loss of professional license, occupational license or certification; • Commission of a crime for which you have been convicted; • Any period of disability during which are incarcerated;



<p>When does my coverage end?</p>	<p>Your coverage under the policy ends on the earliest of:</p> <ul style="list-style-type: none">• 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. <p>Please see your plan administrator for further information on these provisions.</p> <p>Unum will provide coverage for a payable claim which occurs while you are covered under the policy or plan.</p>
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The policy provisions may vary or not be available in all states. The policy has exclusions and limitations which may affect any benefits payable. For complete details of coverage, 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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