Short Term Disability Insurance can pay you a weekly benefit if you have a covered disability that keeps you from working.

How does it work?
If a covered illness or injury keeps you from working, Short Term Disability Insurance can replace part of your income while you recover. As long as you remain disabled, you can receive payments for up to 13 weeks.
You’re generally considered disabled if you’re unable to do important parts of your job — and your income suffers as a result.

Why is this coverage so valuable?
You can use the money however you choose. It can help you pay for your rent or mortgage, groceries, out-of-pocket medical expenses and more.

What’s covered?
This insurance may cover a variety of conditions and injuries. Here are Unum’s top reasons for short term disability claims:¹
• Normal pregnancy
• Injuries (excluding back)
• Joint disorders
• Cancer
• Digestive disorders
This plan does not cover pre-existing conditions. See the disclosure section to learn more.

Consider your weekly expenses

Food $_______
Transportation (gas, car payments, repairs) $_______
Child care/elder care $_______
Mortgage/rent $_______
Utilities (electric, water, cable, phone) $_______
Medical costs (co-pays, medications) $_______
Insurance (health, life, car, home) $_______
Total weekly expenses $_______

Cesarean section benefit
If you have a Cesarean section, you will be considered disabled for a minimum period of eight weeks unless you return to work before the end of the time.

¹ Unum internal data, 2018. Note: Causes are listed in ranked order.
**Short Term Disability Insurance**

**How much coverage can I get?**

| You* | You are eligible for coverage if you are an active employee in the United States working a minimum of 30 hours per week. |
| Coverage amounts | Cover 60% of your weekly income, up to a maximum benefit of $2,500 per week. The weekly benefit may be reduced or offset by other sources of income. |

*See the Legal Disclosures for more information

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**Elimination period (EP)**

This is the number of days that must pass between your first day of a covered disability and the day you can begin to receive your disability benefits.

- Your benefits would begin after 0 days if you become disabled due to an injury and 7 days if you become disabled due to an illness.

**Benefit duration (BD)**

The maximum number of weeks you can receive benefits while you’re disabled. You have a 13 week benefit duration.

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**Calculate your cost**

- **For step 2:** Enter your rate from the Rate Chart, based on your age.

(Choose the age you will be when your coverage becomes effective. See your plan administrator for your plan effective date.)

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**Disability worksheet**

1. Calculate your weekly disability benefit.

   \[
   \frac{\text{Your annual earnings}}{52} \times 60\% = \frac{\text{Max weekly benefit available (if the amount exceeds the plan max of $2,500, enter $2,500.}}{
   \]

2. Calculate your cost per paycheck.

   \[
   \frac{\text{Your weekly benefit amount}}{10} \times \frac{\text{Your rate}}{\text{Your monthly cost}} \times 12 \div \text{Number of paychecks per year} = \frac{\text{Your cost per paycheck}}{
   \]

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**Age Rates**

<table>
<thead>
<tr>
<th>Age</th>
<th>Rates</th>
</tr>
</thead>
<tbody>
<tr>
<td>15-24</td>
<td>$0.117</td>
</tr>
<tr>
<td>25-29</td>
<td>$0.281</td>
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<tr>
<td>30-34</td>
<td>$0.525</td>
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<tr>
<td>35-39</td>
<td>$0.396</td>
</tr>
<tr>
<td>40-44</td>
<td>$0.255</td>
</tr>
<tr>
<td>45-49</td>
<td>$0.239</td>
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<tr>
<td>50-54</td>
<td>$0.320</td>
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<tr>
<td>55-59</td>
<td>$0.388</td>
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<tr>
<td>60-64</td>
<td>$0.530</td>
</tr>
<tr>
<td>65+</td>
<td>$0.642</td>
</tr>
</tbody>
</table>

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*The maximum covered annual income is $216,666.*
Exclusions and limitations

Active employee
You are considered in active employment, if on the day you apply for coverage, you are being paid regularly by Carnegie Institute of Science for the required minimum hours each week and you are performing the material and substantial duties of your regular occupation.

Delayed effective date of coverage
Insurance coverage will be delayed if you are not an active employee because of an injury, sickness, temporary layoff, or leave of absence on the date that insurance would otherwise become effective.

Definition of disability
You are considered disabled when Unum determines that, due to sickness or injury:
• You are limited from performing the material and substantial duties of your regular occupation and you are not working; or
• You are working but you have lost 20% or more in weekly earnings.
You must be under the regular care of a physician in order to be considered disabled.
The loss of a professional or occupational license or certification does not, in itself, constitute disability.
Unless the policy specifies otherwise, as part of the disability claims evaluation process, Unum will evaluate your occupation based on how it is normally performed in the national economy, not how work is performed for a specific employer, at a specific location or in a specific region.

Pre-existing conditions
You have a pre-existing condition if:
• You received medical treatment, consultation, care or services including diagnostic measures for the condition, or took prescribed drugs or medicines for it in the 3 months just prior to your effective date of coverage; and
• The disability begins in the first 12 months after your effective date of coverage.

Deductible sources of income
Your disability benefit may be reduced by deductible sources of income and any earnings you have while you are disabled, including such items as group disability benefits or other amounts you receive or are entitled to receive:
• Workers’ compensation or similar occupational benefit laws
• State compulsory benefit laws
• Automobile liability insurance policy
• Motor vehicle insurance policy or plan
• No fault motor vehicle plan
• Legal judgments and settlements
• Salary continuation or sick leave plans, if applicable
• Other group or association disability programs or insurance
• Social Security or similar governmental programs

Exclusions and limitations
Benefits will not be paid for disabilities caused by, contributed to by, or resulting from:
• 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 you are incarcerated;
• Any occupational injury or sickness (this will not apply to a partner or sole proprietor who cannot be covered by law under workers’ compensation or any similar law);
• Excluded pre-existing conditions (see definition).
The loss of a professional or occupational license does not, in itself, constitute 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 that occurs while you are covered under the policy or plan.
This information is not intended to be a complete description of the insurance coverage available. The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable. For complete details of coverage and availability, please refer to Policy Form CP-1 et al., or contact your Unum representative.
Underwritten by: