



## Short Term Disability Insurance

can pay you a weekly benefit if you have a covered disability that keeps you from working.

All Full Time Permanent Employees

### 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 22 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:<sup>1</sup>

- Normal pregnancy
- Injuries
- Joint disorders
- Back disorders
- 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)	_____
	<b>Total weekly expenses</b>	<b>\$ _____</b>

<sup>1</sup> Unum internal data, 2015



## 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 20 hours per week.

#### Coverage amounts

Cover 70% of your weekly income, up to a maximum benefit of \$2,308 per week. The weekly benefit may be reduced or offset by other sources of income.

\*See the Legal Disclosures for more information

- ! If you didn't get coverage when you were first eligible, you'll have to answer medical questions now. If you're newly eligible, you are guaranteed coverage now with no medical questions. If you already have coverage, you can increase it up to the maximum available with no medical questions. New coverage may be subject to pre-existing condition limitations.

#### 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 you become disabled for 30 days.

#### Benefit duration (BD)

The maximum number of weeks you can receive benefits while you're disabled. You have a 22 week benefit duration.

### Calculate your cost

#### Disability worksheet

#### 1 Calculate your weekly benefit

\$ \_\_\_\_\_ ÷ 52 = \$ \_\_\_\_\_ x 70% = \$ \_\_\_\_\_  
 Enter your annual earnings      Your weekly earnings      (Max % of income covered)      Max weekly benefit available (if the amount exceeds the plan max of \$2,308, enter \$2,308.)

#### 2 Calculate your cost per paycheck (Use the rate table below)

\$ \_\_\_\_\_ ÷ 10 = \$ \_\_\_\_\_ x \_\_\_\_\_ = \$ \_\_\_\_\_  
 Your weekly benefit amount      Your rate (see table)      Your 10thly cost

Choose the age you will be when your coverage becomes effective.

Age	Rates
15-24	\$0.396
25-29	\$0.408
30-34	\$0.372
35-39	\$0.300
40-44	\$0.324
45-49	\$0.336
50-54	\$0.396
55-59	\$0.528
60-64	\$0.720
65+	\$0.768

Billed amount may vary slightly. Your rate is based on your age and will increase as you move to the next age band.

# Short Term Disability Insurance

## 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 Long Beach Community College District 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 totally disabled when, as a result of sickness or injury, you are unable to perform with reasonable continuity the substantial and material acts necessary to pursue your usual occupation in the usual and customary way.

You are considered partially disabled when you are not totally disabled, but while actually working in your usual occupation, a sickness or injury keeps you from earning 80% or more of your indexed weekly pre-disability 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.

“Substantial and material acts” means the important tasks, functions and operations generally required by employers from those engaged in your usual occupation that cannot be reasonably omitted or modified.

### Pre-existing conditions

You have an excluded pre-existing condition if:

- You received medical treatment, care, or services for a diagnosed condition, or took prescribed medication for that diagnosed condition, in the 3 months immediately prior to your effective date of coverage; and
- The disability caused or substantially contributed to by the condition 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 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, if applicable; 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.

Here’s an example of how the benefit may be reduced by deductible sources of income:

Weekly pre-disability earnings:.....	\$1,000
Short term disability benefit percentage:.....	x 60%
Unreduced maximum benefit:.....	\$600
Less Social Security disability benefit per week:.....	-\$300
Less state disability income benefit per week:.....	-\$100
Weekly short term disability benefit:.....	\$200

### Exclusions and limitations

Your plan does not cover any disabilities caused by or resulting from:

- Intentionally self-inflicted injuries;
- Active participation in a riot;
- War, declared or undeclared or any act of war;
- Commission of a felony for which you have been convicted;
- 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 or certification 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 C.FP-1 et al., or contact your Unum representative.

Underwritten by:

Unum Life Insurance Company of America, Portland, Maine

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## **Short Term Disability Income Protection Insurance Plan Highlights**

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### **Long Beach Community College District Policy # 414969**

Please read carefully the following description of your Short Term Disability Income Protection insurance plan, underwritten by Unum Life Insurance Company of America.

#### **Your Plan**

##### ***Eligibility***

You are eligible for coverage if you are a permanent active employee working in the United States with the Employer at least 20 hours per week.

##### ***Guarantee Issue***

- **New Hires**
  - You may apply for coverage without answering any medical questions or providing evidence of insurability if you apply for coverage within 31 days after your eligibility date.
  - If you apply for coverage more than 31 days after your eligibility date, your coverage 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.
- **Open Enrollment**
  - You can elect coverage but your coverage 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.

Please see your Plan Administrator for your eligibility date.

##### ***Weekly Benefit Amount***

If you meet the definition of disability, you would be eligible to receive a weekly benefit equal to 70% of your weekly earnings, to a maximum of \$2,308 per week.

If you are totally, partially or residually disabled, in order to receive a benefit, you must have a 20% or greater loss of your weekly pre-disability earnings due to the same disability.

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\*Example below illustrates how at least two common reductions would reduce the maximum benefit the insured would receive (benefit percent and amounts are for illustration purposes only and may not be representative of your plan):

Insured's weekly pre-disability earnings:	\$1,000
Short term disability benefit percentage:	x 70%
Unreduced maximum benefit:	\$700
Less Social Security disability benefit per week:	-300
Less state disability income benefit per week:	-100
<b>Weekly short term disability benefit:</b>	<b>\$300</b>

**Your disability benefit may be reduced by benefit reductions** including amounts you receive or are entitled to receive as:

- disability income payments under any state compulsory benefit act or law;
- a benefit under an occupational disease law or any other act or law with similar intent, other than workers' compensation;
- disability payments due to your disability from Social Security or similar governmental programs. Your disability benefit may also be reduced by disability payments that your dependent spouse and children receive or are entitled to receive due to your disability from Social Security or similar governmental programs. **Your disability benefit may be reduced by benefit reductions** including amounts you receive:
  - under a salary continuation or accumulated sick leave plan;
  - from a third party (after subtracting attorney's fees); by judgment, settlement or otherwise;
  - as disability payments under your Employer's retirement plan.
- disability payments under Title 46, United States Code Section 688 (The Jones Act);

If you are totally, partially or residually disabled, your disability benefit may be reduced by any earnings you have while disabled. During the first 12 months of payments, if your disability payments plus your disability earnings exceed 100% of your pre disability earnings we will subtract the amount over 100% from your benefit payment. Disability earnings are earnings which you receive for work performed while you are disabled and working for your Employer or from another employer for whom you became employed after your disability began.

### ***Definition of Disability***

You are totally disabled when, as a result of sickness or injury, you are unable to perform with reasonable continuity the substantial and material acts necessary to pursue your usual occupation in the usual and customary way.

Substantial and material acts means the important tasks, functions and operations generally required by employers from those engaged in your usual occupation that cannot be reasonably omitted or modified.

Usual occupation means the substantial and material acts you are routinely performing for your Employer when your disability begins.

You are partially disabled when you are not totally disabled and that while actually working in your usual occupation, as a result of sickness or injury you are unable to

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earn 80% or more of your indexed weekly pre-disability earnings.

Substantial and material acts means the important tasks, functions and operations generally required by employers from those engaged in your usual occupation that cannot be reasonably omitted or modified.

Usual occupation means the substantial and material acts you are routinely performing for your Employer when your disability begins.

***Elimination Period***

The Elimination Period is the length of time of continuous disability which must be satisfied before you are eligible to receive benefits. If your disability is the result of an injury that occurs while you are covered under the plan, your Elimination Period is 30 days.

If your disability is due to a sickness, your Elimination Period is 30 days.

***Benefit Duration***

If you meet the definition of disability you may receive a benefit for 22 weeks.

***Federal Income Taxation***

Your premium payment made through payroll deduction at LBCC will be made with post-tax dollars. The benefit amount you receive will not be taxed. Any benefit amounts you receive will be reported annually by Unum.

***\*\*Post-Tax Dollars*** are dollars paid through payroll deductions after taxes and withholdings have been subtracted from your earnings. They are also dollars paid by your employer toward premium that are reported as earnings on your annual W-2 and taxed accordingly.

***Limitations/Exclusions/  
Termination of Coverage***

***Pre-existing  
Condition Exclusion***

Benefits would not be paid for disabilities caused or substantially contributed to by a pre-existing condition or medical or surgical treatment of a pre-existing condition. You have an excluded pre-existing condition if:

- you received medical treatment, care or services for a diagnosed condition, or took prescribed drugs or prescribed medicines for that diagnosed condition, in the 3 months just prior to your effective date of coverage; and
- the disability caused or substantially contributed to by the condition begins in the first 12 months after your effective date of coverage.

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***Instances When Benefits Would Not Be Paid***

Benefits would not be paid for disabilities caused by or resulting from:

- intentionally self-inflicted injuries;
- active participation in a riot;
- commission of a felony for which you have been convicted;
- war, declared or undeclared, or any act of war.
- **occupational sickness or injury** (however, Unum will cover disabilities due to occupational sicknesses or injuries for partners or sole proprietors who cannot be covered by a worker's compensation law);
- excluded pre-existing condition.

The loss of a professional or occupational license or certification 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 your coverage under the policy 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

However, coverage will continue:

- while benefits are being paid;
- while you are fulfilling the requirements of your elimination period, so long as premium is being paid; or
- in accordance with the layoff and leave of absence provisions of the policy.

Please see your Plan Administrator for further information on these provisions.

Unum will provide coverage for a payable claim which occurs while you are covered under the policy or plan.

***Next Steps***

***How to Apply***

To apply for coverage, complete your enrollment form within 31 days of your eligibility date. After that date, you may apply during Open Enrollment; however, you will be required to provide evidence of insurability in order to qualify for coverage. This will include a review of your overall medical health including routine, planned, unplanned or ongoing medical care or consultation, and may result in a declination of coverage.

***Effective Date of Coverage***

please see your Plan Administrator for your effective date.

***Delayed Effective Date of Coverage***

If you are absent from work due to injury, sickness, temporary layoff or leave of absence, your coverage will begin on the date you return to active employment.

***Questions***

If you should have any questions about your coverage or how to enroll, please contact Unum at 1-800-421-0344 or see your Plan Administrator.

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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 CA, et al.

*Underwritten by:*

**Unum Life Insurance Company of America** 2211 Congress Street, Portland, Maine 04122, [www.unum.com](http://www.unum.com)

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