

Unum Short Term Disability

Q. Who pays for the cost of coverage?

- The employee pays for the cost of coverage.

Q. What are the benefit options?

- Weekly benefit options are available in \$50 increments up to a maximum of \$1,000 per week not to exceed 60% of earnings.

Q. What is the elimination period and duration of benefits?

- Benefits are eligible to begin after a 14 day elimination period for sickness/injury and can last up to 11 weeks.

Q. What is the definition of disability?

- Residual: The insured is limited from performing the material and substantial duties of his/her regular occupation due to sickness or injury, and has a 20% or more loss of weekly earnings due to the same sickness or injury.

Q. Are any additional return to work benefits provided?

- Yes, Unum's plan includes a Rehabilitation and Return to Work Program. This is a vocational assistance program that also provides an additional payment to insured while they participate in the program. Participation is voluntary.

Q. Is there a pre-existing condition period?

- There is no pre-existing condition exclusion.

Q. How do I file a claim?

- You can file a disability claim online at www.services.unum.com.
- You may also submit a claim via the **Unum Customer App** found in the Apple and Android App Stores.
- To speak with a Unum representative you can call **1-866-679-3054**.

Unum Long Term Disability

Q. Who pays for the cost of coverage?

- HopeHealth, Inc. pays for the cost of coverage.

Q. What are the benefit options?

- **Physicians/Executives:** 60% of your monthly earnings to a maximum of \$9,000 per month.
- **All other full-time employees:** 60% of your monthly earnings to a maximum of \$5,000 per month.

Q. What is the elimination period and maximum monthly benefit?

- Benefits are eligible to begin after 90 days. The duration of your benefit payments is based on the ADEA I schedule.

Q. What is the definition of disability?

- **Physicians & Executives:** Long Term Income Protection
- **All other full-time employees:** Two Year Residual

Q. Is there a pre-existing condition period?

- There is a 3/12 pre-existing condition exclusion.

Q. How do I file a claim?

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- You may also submit a claim via the **Unum Customer App** found in the Apple and Android App Stores.
- To speak with a Unum representative you can call **1-866-679-3054**.

Q. Are any additional value added services provided?

- **Travel Assistance:** Unum's worldwide emergency travel assistance is available 24 hours a day, 365 days a year to you and your family members. This program includes: Hospital admission assistance, emergency medical transportation, prescription replacement assistance, referrals to western-trained, English-speaking medical providers, care and transport of unattended children, lost luggage and passport replacement assistance.
 - For more information about this service, just visit: www.unum.com/travelassistance
 - **There is also a mobile app available.** Just search for the "Assist America Mobile" app in your mobile app store. Simply install and complete the set up process by entering the reference number: **01-AA-UN-762490**
- **Work Life Balance EAP Program:** You can speak with a master's-level consultant for help with any challenges in your daily life such as: budgeting, saving for college and preparing for retirement, substance abuse, depression, and personal and work relationships, locating child and elder care services.
 - Just visit www.lifebalance.net for valuable resources and tools that may help you find your balance. **User ID and password: lifebalance**
 - **There is also a mobile app available.** Just search for the "Lifeworks" app in your mobile app store. User ID and passwords are the same as the website.