

Being unable to work shouldn't hurt your bank account.

Help keep your finances together with Unum's group short and long term disability insurance.

Savings aren't always enough.

Lori doesn't need payday to remind her how much her family relies on her income. Her children's tuition, braces and soccer camp all add up. Knowing that a serious illness or accident could leave her without pay for months, she wants to make sure the family has an income stream that kicks in when she needs it.



Your disability benefits help cover what matters most.

Unum's short term disability insurance pays you a percentage of your gross weekly salary if you cannot work due to a covered injury or illness.

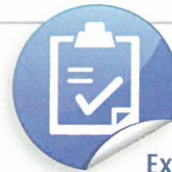
If your disability continues, long term disability insurance can provide a monthly benefit whether you are totally disabled or only able to work part time.

These benefits can help you cover your expenses and protect your finances at a time when you're paying extra medical bills. If you choose both coverages, they can provide benefits for the short and long term.

How to apply) To learn more, watch for information from your employer.

Who's at risk?

- Over **70%** of American households could not pay their normal living expenses if a wage earner is disabled for six months.¹
- Most disabilities are not work-related, and therefore not covered by workers' compensation.²



MY CHECKLIST

Expenses that you may choose to cover with your disability benefits:

- Mortgage/rent
- Transportation (gas, car payments, repairs)
- Utilities (electric, water, cable, Internet)
- Child care/elder care
- College expenses
- Loans/credit card debt

Get the coverage you need.

Your employer is giving you the opportunity to purchase Unum's group short and long term disability insurance.

Reasons to buy this coverage at work — now

1. No medical questions to answer. You are guaranteed coverage if you sign up during your initial enrollment at work, as long as the required minimum participation is met.*
2. No checks to write — your cost is conveniently deducted from your paycheck.
3. Short term disability coverage can transition smoothly to long term disability coverage, if needed, without a lapse in benefits.

Extra long term disability features that add value:

Long term disability benefits are paid for disabilities for a covered illness or injury whether you are totally disabled or if you can work part time.

Return-to-work support

Unum's insurance plan features programs for rehabilitation, worksite modifications, part-time return-to-work strategies, and a number of resources to help employees maximize their abilities after experiencing a disability.

Return-to-work benefit

Employees on long term disability who are in the return-to-work program can receive an additional 10% of their gross disability benefit as well as an additional dependent care benefit for family members under age 15, or personal care for family members over age 15.

Social Security Disability Insurance assistance

This government program is only for people with severe disabilities that are expected to last at least 12 months or result in death. However, if you need to file an application for federal SSDI assistance, Unum will assign experts to assist you through the process.³

Work-life balance employee assistance program**

Work-life balance provides professional assistance for a wide range of personal and work-related issues. The service is available to you and your family members 24 hours a day, 365 days a year, and provides resources to help you and your family members find solutions to everyday issues, such as creating a budget or selecting child care, as well as more serious problems, such as alcohol or drug addiction, divorce or financial problems. There is no additional charge for using the program, and you don't have to file a disability claim or be receiving benefits to use the program.

What are these?

Benefit period and elimination period

Your plan will include a set benefit period and elimination period. If you are not familiar with those terms, here's a quick explanation:

Benefit period — If you become disabled, this is the maximum amount of time you can receive benefits for a covered disability.

Elimination period — This is the number of days that must pass between your first day of a covered disability and the day you can begin to qualify for your disability benefits.

My notes on short and long term disability insurance:

GetBenefitSmart.com

Finally, benefits made simple



* Benefits may be subject to a pre-existing condition.

** The work-life balance employee assistance program is provided by Ceridian Corporation and is available with selected Unum insurance offerings. Exclusions, limitations and prior notice requirements may apply, and service features, terms and eligibility criteria are subject to change. The service is not valid after termination of coverage and may be withdrawn at any time. Please contact your Unum representative for full details.

1 Charles River Associates, "Financial Security for Working Americans: An Economic Analysis of Insurance Products in Workplace Benefits Programs," August 2011.

2 National Safety Council, Injury Facts, 2011.

3 Social Security advocacy services are provided by GENEX Services, Inc. or The Advocator Group, LLC. Referral to one of our advocacy partners is determined by Unum.

Underwritten by: Unum Life Insurance Company of America, Portland, Maine

In New York, underwritten by: First Unum Life Insurance Company, New York, New York

The policies or their provisions may vary or be unavailable in some states. The policies have exclusions and limitations that may affect any benefits payable. See the actual policy or your Unum representative for specific provisions and details of availability.

These policies provide disability income insurance only. They do NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Insurance Department.

Unum complies with all state civil union and domestic partner laws when applicable.

unum.com

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Disability Income Protection Insurance Highlights

Crosby Independent School District

111016

Please read carefully the following descriptions of your UNUM Disability Income Protection Insurance plans.

	PLAN 1 Long Term Disability Income Protection Insurance (LTD)	PLAN 2 Short and Long Term Disability Income Protection Insurance (STD)	PLAN 2 (LTD)
Eligibility	You are eligible for LTD coverage if you are an active employee in the United States working a minimum of 30 hours per week.	You are eligible for STD coverage if you are an active employee in the United States working a minimum of 30 hours per week.	You are eligible for LTD coverage if you are an active employee in the United States working a minimum of 30 hours per week.
Effective Date	Your effective date of coverage is first of the month following enrollment.		
Guaranteed Issue/Re-Enrollment	<p>New Employees: Coverage is available to you 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 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 regarding your health history.</p> <p>Current Employees: If you are a current employee and are not presently enrolled, you may apply for coverage, your coverage will be medically underwritten and you will be required to qualify based on information you provide regarding your health history.</p>		
Elimination Period	<p>The Elimination Period is the length of time of continuous disability, which must be satisfied before you are eligible to receive benefits.</p> <p>LTD benefits would begin after 90 consecutive days of disability, as described in the definition below.</p>	<p>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 14 days.</p> <p>If your disability is due to a sickness, your Elimination Period is 14 days.</p>	<p>The Elimination Period is the length of time of continuous disability, which must be satisfied before you are eligible to receive benefits.</p> <p>LTD benefits would begin after 90 consecutive days of disability, as described in the definition below.</p>

Disability Income Protection Insurance Highlights (Continued)

	PLAN 1 (LTD)	(STD)	PLAN 2 (LTD)
Child care expense benefit	<p>If you are disabled and participating continuously in a Rehabilitation and Return to Work Assistance program, and are incurring child care expenses for your dependent children, you may receive the Child Care Expense Benefit: \$250 Per child, per month to a maximum of \$1,000 per month for all eligible children combined to reimburse your incurred expenses.</p> <p><i>Eligible dependent children are defined as those who are:</i></p> <ul style="list-style-type: none"> • Under the age of 15; or • Incapable of providing their own care on a daily basis due to their own physical handicap or mental retardation. 	N/A	<p>If you are disabled and participating continuously in a Rehabilitation and Return to Work Assistance program, and are incurring child care expenses for your dependent children, you may receive the Child Care Expense Benefit; \$250 per child, per month to a maximum of \$1,000 per month for all eligible children combined to reimburse your incurred expenses.</p> <p><i>Eligible dependent children are defined as those who are:</i></p> <ul style="list-style-type: none"> • Under the age of 15; or • Incapable of providing their own care on a daily basis due to their own physical handicap or mental retardation.
Instances when benefits would not be paid	<p>Benefits would not be paid for disabilities caused by, contributed to by, or resulting from:</p> <ul style="list-style-type: none"> • Intentionally self-inflicted injuries; • Active participation in a riot; • War, declared or undeclared, or any act of war; • Conviction of a crime under state or federal law; • Loss of professional license, occupational license or certification; • Pre-existing conditions (see definition). • UNUM will not pay a benefit for any period of disability during which you are incarcerated. 	<p>Benefits would not be paid for loss resulting form:</p> <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 a professional license, occupational license or certifications; • Commission of a crime for which you have been convicted under state or federal law; • Any period of disability during which you are incarcerated; • an occupational injury or sickness (<i>this will not apply to a partner of sole proprietor who cannot be covered by law under Workers' Compensation or any similar law</i>). 	<p>Benefits would not be paid for disabilities caused by, contributed to by, or resulting from:</p> <ul style="list-style-type: none"> • Intentionally self-inflicted injuries; • Active participation in a riot; • War, declared or undeclared ,or any act of war; • Conviction of a crime under state of federal law; • Loss of professional license, occupational license or certification;). • UNUM will not pay a benefit for any period of disability during which you are incarcerated.

**Disability Income Protection
Insurance Highlights (Continued)**

	PLAN 1		PLAN 2
Pre-Existing Condition Exclusion	<p style="text-align: center;">(LTD)</p> <p>A pre-existing condition is a sickness or injury for which you received medical treatment, consultation, care or services including diagnostic measures, or took prescribed drugs or medicines in the 12 months prior to your effective date of coverage.</p> <p>If you suffer a disability caused by, contributed to by, or resulting from a pre-existing condition and it begin in the first 24 months after your effective date, that disability would not be covered by this policy unless the Insured remains treatment free for 12 consecutive month beginning on or after their effective date of coverage.</p>	<p>(STD) N/A</p>	<p style="text-align: center;">(LTD)</p> <p>A pre-existing condition is a sickness or injury for which you received medicine treatment, consultation, care or service including diagnostic measures, or took prescribed drugs or medicine in the 12 months prior to you effective date of coverage.</p> <p>If you suffer a disability caused by, contributed to by, or resulting from a pre-existing condition and it begin in the first 24 months after your effective date, that disability would not be covered by this policy unless the Insured remains treatment free for 12 consecutive month beginning on or after their effective date of coverage.</p>
Mental and Nervous	<p>LTD benefits would be paid for 12 months per lifetime for disabilities caused by mental illness that meet the definition of disability. Mental and nervous benefits would continue beyond 12 months only if you are institutionalized or hospitalized as a result of the disability.</p>	<p>N/A</p>	<p>LTD benefits would be paid for 12 months per lifetime for disabilities caused by mental illness that meet the definition of disability. Mental and nervous benefits would continue beyond 12 months only if you are institutionalized or hospitalized as a result of the disability.</p>
Waiver of Premium	<p>You will not be required to pay LTD premiums as long as you are receiving LTD benefits.</p>	<p>N/A</p>	<p>You will not be required to pay LTD premiums as long as you are receiving LTD benefits.</p>

Disability Income Protection Insurance Highlights (Continued)

	PLAN 1		PLAN 2
	(LTD)	(STD)	(LTD)
Benefit Amount	<p><i>Monthly LTD Benefit:</i></p> <ul style="list-style-type: none"> • 60% of your basic monthly earnings • To a maximum of \$6,000. <p>The total benefit payable to you on a monthly benefit basis (including all benefits provided under this plan) will not exceed 100% of your monthly earning, unless the excess amount is payable as a Cost of Living Adjustment.</p> <p>Your LTD Benefits may be reduced by the amount of other income replacement benefits you received for the same disability, such as benefits from Social Security, Workers' Compensation, etc.</p>	<p><i>Weekly STD Benefit:</i></p> <p>If you meet the definition of disability, you would be eligible to receive a weekly benefit equal to 60% of your basic weekly earnings, to a maximum of \$1,500 per week.</p> <p>The minimum weekly benefit will not be paid if you are receiving salary continuation or sick leave benefits from your employer.</p> <p>Your STD benefits may be reduced by the amount of other income replacement benefits you receive for the same disability.</p> <p>UNUM will provide coverage for you if:</p> <ul style="list-style-type: none"> • You are not in active employment because of a sickness or injury; and • You were covered by the prior policy <p>Your payment will be limited by the amount that would have been paid by the prior carrier. Unum will reduce your payment by any amount for which your prior carrier is liable.</p>	<p><i>Monthly LTD Benefit:</i></p> <ul style="list-style-type: none"> • 60% of you basic monthly earnings • To a maximum of \$6,000. <p>The total benefit payable to you on a monthly benefit basis (including all benefits provided under this plan) will not exceed 100% of your monthly earning, unless the excess amount is payable as a Cost of Living Adjustment.</p> <p>Your LTD Benefits may be reduced by the amount of other income replacement benefits you received for the same disability, such as benefits from Social Security, Workers' Compensation, etc.</p>
Benefit Duration	<p>Your duration of benefit is based on your age when the disability occurs. Your LTD benefits are payable for the period during which you continue to meet the definition of disability up to age 65 but not less than 5 years. If your disability occurs at or after age 61, benefits would be paid for a reduced period of time.</p>	<p>If you meet the definition of disability you may receive a benefit for 11 weeks.</p>	<p>Your duration of benefit is based on your age when the disability occurs. Your LTD benefits are payable for the period during which you continue to meet the definition of disability up to age 65 but not less than 5 years. If your disability occurs at or after age 61, benefits would be paid for a reduced period of time.</p>

Disability Income Protection Insurance Highlights (Continued)

	PLAN 1		PLAN 2
Definition of Disability	<p style="text-align: center;">(LTD)</p> <p>You would be considered disabled and eligible for benefits if because of sickness or injury:</p> <ul style="list-style-type: none"> • You are limited form performing the material and substantial duties of your regular occupation; and • Have a 20% or more loss in indexed monthly earnings due to the same sickness or injury. <p>You will continue to receive benefits if:</p> <ul style="list-style-type: none"> • After benefits have been paid for 24 months, you are working in any occupation and continue to have a 20% or more loss in indexed monthly earning due to your sickness or injury; or • Are not working and, due to the same sickness or injury, are unable to perform the duties of any gainful occupation of which you are reasonably fitted by education, training or experience. 	<p style="text-align: center;">(STD)</p> <p>You are disabled when UNUM determines that due to your sickness or injury:</p> <ul style="list-style-type: none"> • You are unable to perform the material and substantial duties of your regular occupation; and • You are not working in any occupation. 	<p style="text-align: center;">(LTD)</p> <p>You would be considered disabled and eligible for benefits if because of sickness or injury:</p> <ul style="list-style-type: none"> • You are limited form performing the material and substantial duties of your regular occupation; and • Have a 20% or more loss in indexed monthly earnings due to the same sickness or injury. <p>You will continue to receive benefits if:</p> <ul style="list-style-type: none"> • After benefits have been paid for 24 months, you are working in any occupation and continue to have a 20% or more loss in indexed monthly earning due to your sickness or injury; or • Are not working and, due to the same sickness or injury, are unable to perform the duties of any gainful occupation of which you are reasonably fitted by education, training or experience.
Gainful Occupation	<p>Gainful occupation means an occupation that is or can be expected to provide you with an income at least equal to your gross disability payment within 12 months of your return to work.</p>	N/A	<p>Gainful occupation means an occupation that is or can be expected to provide you with an income at least equal to your gross disability payment within 12 months of your return to work.</p>
Taxation	<p>If you pay your premiums with post-tax dollars, your benefits will not be taxed. If you pay your premiums with pre-tax dollars, your benefits will be taxed. Also, if you share payments of premiums with your employer, a portion of your benefits will be taxed.</p>	N/A	<p>If you pay your premiums with post-tax dollars, your benefits will not be taxed. If you pay your premiums with pre-tax dollars, your benefits will be taxed. Also, if you share payment s of premiums with your employer, a portion of your benefits will be taxed.</p>

**Disability Income Protection
Insurance Highlights (Continued)**

	PLAN 1	PLAN 2	
	(LTD)	(STD)	(LTD)
Rehabilitation and Return to Work Assistance	<p>UNUM has a vocational Rehabilitation and Return to Work Assistance program available to assist you in returning to work. If we determine you are eligible to participate in a Rehabilitation and Return to Work Assistance program, you must participate in order to continue to receive your disability benefits. We will provide you with a written Rehabilitation and Return to Work Assistance plan developed specifically for you. This program may include, but is not limited to the following benefits:</p> <ul style="list-style-type: none"> • Coordination with your Employer to assist your return to work; • Adaptive equipment or job accommodations to allow you to work; • Vocational evaluation to determine how your disability may impact your employment options; • Job placement services; • Resume preparation; • Job seeking skills training; or • Education and retraining expenses for a new occupation <p>If you are participating a Rehabilitation and Return to Work Assistance program, we will also pay an additional disability benefit of 10% of your gross disability payment to a maximum of \$1,000 per month. In addition, we will make monthly payments to you for 3 months following the date your disability ends, if we determine you are no longer disabled while:</p> <ul style="list-style-type: none"> • You are participating in a Rehabilitation and Return to Work Assistance program; and • You are not able to find employment. 	<p>If you are participating in a Rehabilitation and Return to Work Assistance program, we will also pay an additional disability benefit of 10% of your gross disability payment to a maximum of \$250 per week. In addition, we will make weekly payment to you for 3 weeks following the date your disability ends, if we determine you are no longer disabled while:</p> <ul style="list-style-type: none"> • You are participating in a Rehabilitation and Return to Work Assistance program; and • You are not able to find employment. 	<p>If you are participating in a Rehabilitation and Return to Work Assistance program, we will also pay an additional disability benefit of 10% of your gross disability payment to a maximum of \$1,000 per month. In addition, we will make monthly payments to you for 3 months following the date your disability ends, if we determine you are no longer disabled while:</p> <ul style="list-style-type: none"> • You are participating in a Rehabilitation and Return to Work Assistance program; and • You are not able to find employment.
LifeBalance EAP Program	<p>Available to employees and their family member, this is our comprehensive program that helps employees manage workplace stress and deal with personal and family issues, as well as ongoing daily problems. It provides 24 hour telephone access 7 days a week to trained counselors and resources. In addition, referrals are made to local face to face counseling (up to three visits) if warranted</p>		

**Disability Income Protection
Insurance Highlights (Continued)**

assist america®

If you or your family travel more than 100 miles from home or in a foreign country, for business or pleasure, assist america's global network of professionals will provide a full range of emergency services 24 hours-a-day, 365 days-a-year. Some of these services include; medical consultation and evaluation by Western-trained, English-speaking physicians, hospital admission guarantee, emergency prescriptions services, legal services and lost luggage assistance. (Note that spouses traveling on business are not eligible.)

	PLAN 1 (LTD)		PLAN 2 (STD & LTD)	
Costs	<u>Age</u>	<u>Rate</u>	<u>Age</u>	<u>Rate</u>
	<25	0.35	<25	1.35
Rates per \$100 of Covered Payroll	25-29	0.36	25-29	1.36
	30-34	0.43	30-34	1.43
	35-39	0.55	35-39	1.55
	40-44	0.76	40-44	1.76
	45-49	1.06	45-49	2.06
	50-54	1.41	50-54	2.41
	55-59	1.89	55-59	2.89
	60-64	2.05	60-64	3.05
	65-69	2.29	65-69	3.29
	70+	3.65	70+	4.65R

$$\text{Annual Salary} \div 100 = \frac{\quad \times \quad}{\text{Your Rate}} = \frac{\quad}{\text{Annual Cost}} \div \frac{\quad}{\text{\#Paychecks Per Year}} = \frac{\quad}{\text{Cost Per Paycheck}}$$

Disability Income Protection Insurance Highlights (Continued)

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 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. Please see you Plan Administer 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.

This plan highlight summary is provided to help you understand your insurance coverage form UNUM. If the terms of this plan highlight summary and the policy differ, the policy will govern.

Underwritten by:

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