

Long-Term Disability Benefit Summary

LTD Plan Code: LT0001LB087100

For Employers with 10-19, 20-50, 51-99, 100-300 Eligible Employees

Our disability insurance programs focus on the total health and well-being of the employee and provide replacement income in the event the employee is unable to work due to an injury or sickness.

If the employee elects coverage during the open enrollment period, the coverage is provided on a guaranteed basis - no medical information is required. If the employee enrolls after this enrollment period, (any time after first becoming eligible), evidence of insurability will be required for all coverage amounts. The employee must be Actively at Work with the employer on the day coverage takes effect.

Coverage	Benefit	Description
Premium Contribution	Contributory	Contributory is when the employer and the employee contribute to the premium.
Benefit Percentage	60%	Amount of insurance benefit, based on a percentage of the employee's pre-disability monthly earnings.
Maximum Monthly Benefit	\$5,000.00	Maximum amount paid by the insurer to the claimant, regardless of salary. The benefit amount may be reduced by Other Income Benefits.*
Benefit Duration	ADEA I with SSNRA	Maximum amount of time for which disability benefits are payable.**
Pre-Existing Period	3/12	Number of months before effective date that employee must be treatment-free for a pre-existing condition / Number of months after effective date that employee must wait before receiving benefits for a pre-existing condition.
Elimination Period	90 Days	Length of time employee must be continuously disabled before benefits are payable.
Minimum Participation	50%	Minimum number of eligible employees that must enroll in the plan for the plan to be installed.
Subjective Symptoms Benefit Limitation	N/A	Not Applicable.
Mental Illness/Substance Abuse Limitation	24 Months	Disabilities due to mental illness or substance abuse have a cumulative, lifetime limit.
Definition of Disability	Residual	A covered person is disabled when unable to perform some or all of the duties of his regular occupation, has a 20% or more loss in pre-disability earnings, and is under the regular care of a physician.
Own Occupation Coverage	24 Months	After the first 24 months of payments, the employee must be unable to do the duties of any gainful occupation in order to continue meeting the definition of disability.

Value-Added Disability Services (Some states may have restrictions. All features may not apply.)

- **Bridge2Health Integrated Medical & Disability Management:** Our integrated approach helps increase health care quality, better manage health and absentee costs, improve health outcomes and enable employees to return to a productive lifestyle. Bridge2Health is automatically included at no additional cost for employers with as few as two employees who have purchased both fully-insured UnitedHealthcare medical and disability coverage. Bridge2Health clinical services offered thru Optum, a company of UnitedHealth Group.

Member Assistance Program: The program provides members and their families with a dedicated toll-free phone line for consultation as well as referrals to community resources, financial and legal services. Using the most innovative behavioral health tools available, the MAP can encourage behavior change for those who may otherwise avoid dealing with issues eroding the quality of both their work and home lives -anxiety, depression, stress overload, substance abuse. **For more information, please visit www.liveandworkwell.com or call 877-660-3806.** The Member Assistance Program is administered by United Behavioral Health, a UnitedHealth Group company.***

- **Claims management excellence:** Our experienced customer service professionals - available through our single source, call center - have in-depth product knowledge and a thorough understanding of the causes and costs of disability, enabling them to provide complete answers and innovative solutions. The goal of our claims management services is to manage employee injury or sickness with a plan that optimizes employee productivity, controls costs, promotes effective care, enhances stay-at-work options and encourages a safe and timely return-to-work. **Our Life & Disability Claims Center may be reached by calling 888-299-2070.**

Additional Notes:

*Other income benefits include benefits from Workers Compensation, other group insurance, governmental disability income benefits, U.S. Social Security benefits, retirement benefits if received as disability benefits, no-fault motor vehicle insurance or automobile liability insurance, unemployment compensation, amounts recovered in a settlement with a third party, and similar sources of other income.

- **The benefit duration will be the lesser of SSNRA or, age at disability under age 60, to age 65; age 60 - 60 Months; age 61 - 48 Months; age 62 - 42 Months; age 63 - 36 Months; age 64 - 30 Months; age 65 - 24 Months; age 66 - 21 Months; age 67 - 18 Months; age 68 - 15 Months; 69 and over - 12 Months.
- ***There is no charge for referrals or for seeing a clinician within our network for up to three visits per issue. If your members would like to speak with an expert for financial or legal assistance or legal mediation, there is no cost for the initial consultation. Subsequent legal assistance is available at a discount. Access to liveandworkwell.com is always free. Due to the potential for a conflict of interest, legal consultation will not be provided on issues that may involve legal action against UnitedHealthcare, its affiliates or any entity through which the caller is receiving services directly or indirectly
- Plan codes only valid for contracts situated in AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, NY, OH, OK, OR, PA, PR, RI, SC, SD, TN, TX, UT, VA, VI, WA, WI, WV, WY.
- Benefit provisions, exclusions and limitations may vary as a result of state specific requirements.
- Premiums may vary by age.
- The Policy will continue, upon timely payment of premium, unless we cancel because the Policyholder did not meet his obligations stated in the Policy, including providing information needed to administer the Policy, or the participation level drops below the level stated in the Policy.
- Individual coverage will continue, upon timely payment of premium, unless terminated because the Covered Person is no longer actively at work or no longer meets the specific eligibility requirements stated in the Policy or the Policy terminates.
- The Policy will not cover a disability if it is due to: intentionally self-inflicted injuries, commission or attempted commission of a felony, participation in a riot, war, act of war or armed conflict between organized military forces or while the covered person is incarcerated or under house arrest.
- This policy provides disability income insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Insurance Department.
- UnitedHealthcare Life and Disability products are provided by UnitedHealthcare Insurance Company; Unimerica Insurance Company; in California by Unimerica Life Insurance Company; and in New York by Unimerica Life Insurance Company of New York. Texas coverage is provided on Form LASD-POL -TX (05/03), Form UHCLD-POL 2/2008-TX, or Form UICLD-POL -TX 4/5. UnitedHealthcare Insurance Company is located in Hartford, CT; Unimerica Insurance Company and Unimerica Life Insurance Company in Milwaukee, WI; and Unimerica Life Insurance Company of New York in New York, NY.
- This Benefit Summary is intended only to highlight benefits and should not be relied upon to fully determine coverage. More complete descriptions of benefits and the terms under which they are provided are contained in the Certificate of Coverage received upon enrollment in the plan. If this Benefit Summary conflicts in any way with the Policy issued to the employer, the Policy shall prevail.