

# Unum Individual Short Term Disability Insurance

Income protection that works when you can't



## Who should elect this plan?

- Employees not eligible for the CCHMC employer-sponsored group short term disability plan. (Not eligible until employed for 6 months.)
- Employment classes that are eligible to receive full-salary replacement through Cincinnati Children's short-term disability benefit are not eligible to enroll in the supplemental short-term disability plan through Unum.
- The Unum ISTD plan can help cover your expenses before the CCHMC LTD plan begins.
- Those who wish to fill the gap of the employer paid policy

Unum Individual Short Term Disability insurance (ISTD) can help you replace a portion of your income if you become disabled by a covered accident or illness. This coverage provides a monthly benefit to help you continue your income stream while you are unable to work.

## Why buy Short Term Disability Insurance?

- Guaranteed issue is available up to \$3,000 per month for those who previously waived coverage or those currently enrolled wishing to increase.
- A single claim can be used for multiple benefits, when applicable - Critical Illness, Accident, Disability, Life and AD&D – as long as it is a Unum benefit.
- Policy is individually owned, so you can keep your coverage if you retire or change jobs.
- Rates are based on age at issue and don't increase as you age.
- CCHMC group Short Term and Long Term Disability provide a taxable benefit. Benefits received under the Unum ISTD plan will be tax-free, under current tax laws, because you pay the premiums.
- Date of disability must be on or after effective date.

*For rates or more information about these benefits go online or Call the engagement team at HORAN M-F between 8am-5pm 1-844-MYHORAN (694-6726)*

## Plan Details

(Please refer to the policy for full plan details)

### Eligibility

Employees age 17-69 at policy issue and actively at work.

*On the day the employee applies for coverage, the individual must be working at one of his/her company's business locations; or the individual must be working at a location where he/she is required to represent the company. If applying for coverage on a day that is not a scheduled workday, the employee will be considered actively at work as of his/her last scheduled workday. Employees are not considered actively at work if they are on a leave of absence.*

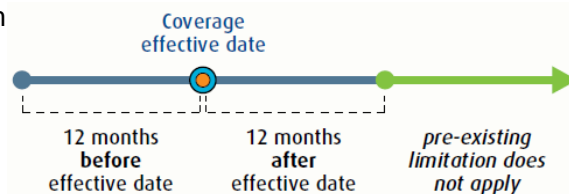
### Coverage options/Features

**Guaranteed issue:** No health questions are required for this enrollment only. If you do not wish to enroll during this enrollment, guarantee issue will not be available at subsequent enrollments; therefore health questions will apply. Benefits may be subject to a pre-existing condition provision.

#### Plan provisions:

- Giving birth within the first 9 months of effective date will be excluded. Complications from pregnancy may be covered as any other sickness.
- Premium is waived after 90 days of total disability or after the elimination
- 12/12 pre-existing condition limitation.

Note: If a covered employee has a pre-existing condition during the 12-month period before the coverage effective date, benefits will not be paid for a related disability during the first 12 months the policy is in force.



#### Benefits:

- Covers disabilities due to illness and off-the-job accidents.
- You must be **totally disabled as defined in the policy** from your own occupation (and not working in any occupation) through the elimination period and remain totally disabled in order to receive the monthly benefit.
- You may purchase monthly benefits of 20% or 35% of your annual earnings with a minimum of \$400 per month to a maximum of \$3,000 per month.
- This policy coverage provides a Mental Illness disability benefit equal to 50% of your policy benefit amount due to a disability.
- *If you make changes to your coverage or plan type during this enrollment, your rates could change and change is subject to the pre-existing condition clause.*

### YOUR OPTIONS

**Plan choices available:** You may only elect one option up to or equivalent to:

- 20% or 35% of your annual earnings. Minimum of \$400 per month & a maximum of \$3,000 per month.

**Elimination period:** 14 days (Accident and Sickness). Elimination period is the length of time you must wait before benefits are payable.

**Benefit period:** 6 months. Benefit period is the maximum amount of time a person can receive benefits for a covered disability.

Once enrolled, your policy will be mailed to you from Unum.

• Benefits received under this plan will be tax-free under current tax laws  
Employees must be U.S. citizens, Canadian citizens working in the U.S., or have a green card, to receive coverage.

Underwritten by: Provident Life and Accident Insurance Company, Chattanooga, TN

[unum.com](http://unum.com)

© 2019 Unum Group. All rights reserved. Unum is a registered trademark and marketing brand of Unum Group and its insuring subsidiaries.

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. See the actual policy or your Unum representative for specific provisions and details of availability.