

# Unum Supplemental Individual Disability Insurance Plan

SAIF Corporation  
Effective Date January 1, 2019

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## Supplemental individual disability insurance plan

Supplemental individual long term disability insurance from Unum provides additional financial protection for eligible Class I employees and supplements the base LTD plan insured by The Standard. Like the base LTD plan, this supplemental individual Unum plan promises to pay a percentage of monthly earnings in the event of a covered disability. The cost of this insurance is paid by SAIF Corporation.

### Eligibility

#### Class I Employee

A regular employee of the employer working at least 20 hours each week with one of the following job titles: Executive, Managing Attorney, Data & Analytics Director

An eligible employee does not include a temporary or seasonal employee, full-time member of the armed forces, leased employee or an independent contractor.

#### Waiting period before becoming eligible for insurance

None for those that meet the definition of an eligible employee on the group policy effective date. All other employees become eligible on the date they become a Member.

### Benefits

#### Monthly benefit

60 percent of monthly predisability earnings, less base LTD benefit

#### Maximum monthly benefit

\$8,500

#### Waiting period before benefits become payable

90 days

### Income Replacement for Total Disability

For the duration of your Benefit Period: a monthly income benefit will be paid if you are totally disabled in your occupation, which means you are unable to work in your occupation, not working in any other occupation, and are under the care of a physician

2 Years Mental Disorder Benefit

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## **Maximum benefit period**

To age 67

## **Other features and services**

- Rehabilitation Benefit
- Work Incentive Benefit
- Residual Disability Benefit
- Recovery Benefit

*This information is only a brief description of the supplemental individual disability insurance policy sponsored by SAIF Corporation. The controlling provisions will be in the group policy issued by Unum. The group policy contains a detailed description of the limitations, exclusions and when Unum and the employer may increase the cost of coverage, amend or cancel the policy. A group certificate of insurance that describes the terms and conditions of the group policy is available for employees who become insured according to its terms. For more complete details of coverage, contact Human Resources.*