



**Unum**<sup>SM</sup>  
Apex Color  
Summary of Benefits

<b>LONG TERM DISABILITY</b>	<b>Policy# 467450</b>
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<b>Effective Date:</b>	<b>07/01/2014</b>
<b>Eligibility:</b>	All active full time employees working 30+ hours per week
<b>Benefit Amount:</b>	60% of monthly earnings to a maximum benefit of \$3,000 per month
<b>Elimination Period:</b>	90 Days
<b>Duration of Benefits:</b>	Social Security Retirement Age/Reducing Benefit Duration
<b>Definition of Disability:</b>	2 Year Regular Occupation Zero-Day Residual
<b>Integration:</b>	Primary and Family
<b>Plan Features:</b>	Work-life balance employee assistance program Worldwide emergency travel assistance services Rehabilitation and return to work assistance program Guaranteed insurability 3 Month Lump-Sum Accelerated Survivor Benefit
<b>Pre-Existing Conditions:</b>	3/12
<b>Mental &amp; Nervous:</b>	24 Months

<b>SHORT TERM DISABILITY</b>	<b>Policy# 467450</b>
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<b>Effective Date:</b>	<b>07/01/2014</b>
<b>Eligibility:</b>	All active full time employees working 30+ hours per week
<b>Benefit Amount:</b>	60% of weekly earnings to a maximum benefit of \$1,000 per week
<b>Elimination Period:</b>	Injury: 7 Days Sickness: 7 Days
<b>Duration of Benefits:</b>	12 Weeks
<b>Definition of Disability:</b>	Residual Disability
<b>Plan Features:</b>	Rehabilitation and Return to Work Assistance Program Guaranteed Insurability Full Maternity Benefits Minimum Weekly Benefit of \$50 12 Month Rehire Provision

*This plan highlight is a summary provided to help you understand your insurance coverage from Unum. Details may differ from state to state. Please refer to your certificate booklet for your complete plan description. If the terms of this plan highlight summary or your certificate differ from your policy, the policy will govern.*

**LIFE/AD&D INSURANCE Policy# 467450**

<b>Effective Date:</b>	<b>07/01/2014</b>
<b>Eligibility:</b>	All active full time employees working 30+ hours per week
<b>Life and AD&amp;D Benefit Amount:</b>	\$25,000
<b>Guarantee Issue:</b>	\$25,000
<b>Reduction Formula:</b>	Life and AD&D Benefits reduce to 65% at age 65 50% at age 70
<b>Plan Features</b>	Life Planning Financial & Legal Resources Life Insurance Conversion Privilege Portability Employee Life Insurance Premium Waiver Accelerated Benefit – 50% of the Life Amount to a maximum of \$750,000 Unum Security Account AD&D Education Benefit AD&D Repatriation Benefit AD&D Seat Belt and Airbag Benefit AD&D Exposure and Disappearance Benefit

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