

**Missoula County
Plan Highlights
UNUM Group Long Term Disability Plan**

Long term disability provides financial protection for you by paying a portion of your income while you are disabled. The amount you receive is based on the amount you earned before your disability began and the monthly benefit option that you choose. In some cases, you can receive disability payments even if you work while you are disabled.

Employees must be working at least 20 hours per week.

Elimination Period:

Option A 180 Days
Option B 90 Days

If approved by the carrier, benefits begin the day after the elimination period is completed.

Monthly Benefit:

Option A
50% of monthly earnings to a maximum benefit of \$2500 per month

Your payment may be reduced by deductible sources of income and disability earnings. Some disabilities may not be covered or may have limited coverage under this plan.

Option B
60% of monthly earnings to a maximum benefit of \$5000 per month.

Your payment may be reduced by deductible sources of income and disability earnings. Some disabilities may not be covered or may have limited coverage under this plan.

Maximum Period of Payment:

<u>Age at Disability</u>	<u>Maximum Period of Payment</u>
Less than age 65	5 years
Age 65 through 68	To age 70, but not less than 1 year
Age 69 and over	1 Year

No premium payments are required for your coverage while you are receiving payments under this plan

Rehabilitation and Return to Work Assistance Benefit:

10% of your gross disability payment to a maximum benefit of \$1000 per month

In addition, UNUM will make monthly payments to you for 3 months following the date your disability ends if they determine you are no longer disabled while:

- You are participating in the Rehabilitation and Return to Work Assistance program; and
- You are not able to find employment

Dependent Care Expense Benefit:

While you are participating in UNUM's Rehabilitation and Return to Work Assistance program, you may receive payments to cover certain dependent care expenses limited to the following amounts:

- Dependent Care Expense Benefit Amount: \$350 per month, per dependent.
- Dependent Care Expense Maximum Benefit Amount: \$1000 per month for all eligible dependent care expenses combined.

Total Benefit Cap:

The total benefit payable to you on a monthly basis (including all benefits provided under this plan) will not exceed 100% of your monthly earnings. However, if you are participating in UNUM's Rehabilitation Return to Work Assistance program, the total benefit payable to you on a monthly basis (including all benefits provided under this plan) will not exceed 110% of your monthly earnings.