Better benefits at work.

EDEN II SCHOOL FOR AUTISTIC CHILDREN INCORPORATED

Individual Short Term Disability Insurance

can replace a portion of your monthly income if you have a covered disability that keeps you from working.

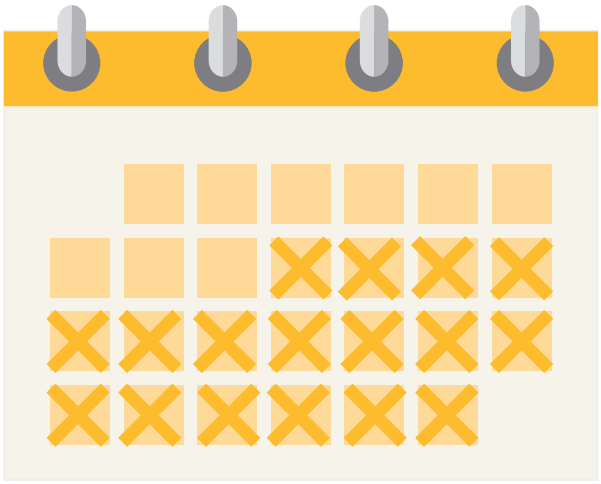
How does it work?

If you become sick or injured and can't work, this insurance can replace part of your income while you recover. As long as you remain disabled, you can receive payments for up to 6 months depending on the plan you choose.

You're generally considered disabled if you're unable to do important parts of your job — and your income suffers as a result.

Why is this coverage so valuable?

- **It's flexible:** You can use the money however you choose. It can help you pay for your rent or mortgage, groceries, out-of-pocket medical expenses and more.
- **It's affordable:** Your cost is based on your age when you buy the insurance and will not increase when you move into the next age band.*
- **It's convenient:** Your premiums are automatically deducted from your paycheck.
- **It's guaranteed:** During this enrollment you can get coverage up to the guaranteed issue amount without having to answer any health questions.



Consider your monthly expenses

Food	$_____
Transportation (gas, car payments, repairs)	_____
Child care/elder care	_____
Mortgage/rent	_____
Utilities (electric, water, cable, phone)	_____
Medical costs (co-pays, medications)	_____
Insurance (health, life, car, home)	_____
Total monthly expenses	$_____

What's covered?

This insurance may cover a variety of conditions and injuries. Here are Unum's top reasons for short term disability claims:[1]

- Normal pregnancy**
- Injuries (excluding back)
- Joint disorders
- Cancer
- Digestive disorders

This insurance may not cover pre-existing conditions. Please see the disclosures section to find out exactly what is covered.

**Pregnancy is covered nine months after coverage becomes effective. Medical complications of pregnancy may be considered as any other covered illness subject to the pre-existing condition limitation. Monthly benefits are paid after the elimination period has been satisfied.

1 Unum internal data, 2018. Note: Causes are listed in ranked order.

*Premiums can be changed only if they are changed on all policies of this kind inforce in the state where the policy is issued.

How much coverage can I get?

You	You are eligible for coverage if you are an active employee* in the United States working a minimum of 30 hours per week. Choose a monthly benefit between $400 and $5,000 for covered disabilities due to injury or illness. Coverage of up to 40% of your gross monthly salary may be offered. You may have to answer some additional health questions. See the Legal Disclosures for more information.

Since our founding in 1848, Unum has been a leader in the employee benefits business.

Innovation, integrity and an unwavering commitment to our customers has helped us become a global leader in financial protection benefits.

You own this policy. That means you can keep the coverage if you retire or change jobs. As long as you pay your premiums on time, your coverage is guaranteed renewable until age 72.

Elimination period and benefit duration

You can choose from 14/14/3, 14/14/6, 7/7/3 or 7/7/6 plans. The first number is the elimination period for a covered off-the-job accident. The second number is the elimination period for an illness. And the third number is your benefit duration.

Elimination period is the number of **days** that must pass between your first day of a covered accident or illness and the day you can start receiving disability benefits.

Benefit duration is the number of **months** you could receive benefits while you are disabled.

In NY, maximum issue age is 64.
Plan design and rates vary in New York.

Individual Short Term Disability Insurance

Exclusions and limitations

Waiver of premium

Premium may be waived after 90 days of total disability, or after the elimination period if longer than 90 days. Premiums may be waived for as long as the disability continues, as defined in the policy, but not beyond the maximum benefit period. For premiums to be waived, your total disability must be the result of a covered accident or a covered sickness.

In New York the following applies:

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 Department of Financial Services. The expected benefit ratio for this policy is 50%. This ratio is the portion of future premiums which the company expects to return as benefits, when averaged over all people with this policy.

Renewability

Your policy is guaranteed renewable to the policy anniversary on or next following your 72nd birthday. Your premium can be changed only if we change it on all similar policies inforce in the state of New York.

Coverage effective date

Coverage becomes effective on the date shown in your policy schedule. You will receive the plan and coverage amount applied for on the application, unless it is determined to be unacceptable under Unum rules, limits or standards. In such event, the plan and coverage amount may be modified or declined.

Pre-existing condition

A pre-existing condition means having a sickness or physical condition for which medical advice or treatment was recommended by or received from a physician within 12 months before the coverage effective date. Review your policy as this exclusion may not apply.

Definition of total disability

During the first two years of disability, totally disabled or disabled means you are unable to work at your job and are not, in fact, working at any job for pay or benefits and are under the care of a doctor.

After the first two years of disability, if applicable, totally disabled means you are:

- Unable to work at any job for which you are qualified by reason of education, training or experience;
- Not, in fact, working at any job for pay or benefits; and
- Under the care of a doctor.

Under the care of a doctor means that you are being cared for on a regular basis by a doctor unless the doctor states that continued treatment would be of no benefit to you.

If you become disabled because of a pre-existing condition, we will not pay for any disability period if it begins during the first 12 months the policy is inforce.

If you become totally disabled, and you become totally disabled again for the same or related condition within six months after you return to work, we will treat this disability as the same disability. This means that the length of time shown for the benefit period and elimination period for total disability in the policy schedule will not start over as it will for disabilities caused by different covered accidents or sicknesses. If more than six months separates periods of disability, the elimination period shown in the policy schedule would again have to be satisfied. At that point, the full benefit period shown in the policy schedule would again be available to you.

We will pay benefits for only one disability at a time even if it is caused by more than one injury, more than one sickness or an injury and a sickness.

As long as premium continues to be paid, this coverage will end on the policy anniversary on or following your 72nd birthday.

Limitations & exclusions

Benefits will not be paid for losses caused by or occurring as the result of:

- War or any act of war, declared or undeclared;
- Operating, learning to operate or serving as a crew member of any aircraft, including those which are not motor-driven;
- Participating or attempting to participate in a felony, riot or insurrection;
- Committing or trying to commit suicide or injuring yourself intentionally;
- Addiction to alcohol or drugs, except for drugs taken as prescribed by your physician;
- Having a pre-existing condition as described and limited by this policy;
- Having a mental or emotional disorder. However, Alzheimer's disease and other organic senile dementias are covered under this policy;
- Giving birth within the first nine months after the coverage effective date as the result of a normal pregnancy, including Cesarean. Complications of a pregnancy will be covered to the same extent as any other covered sickness.

  We will not pay benefits for losses occurring while traveling outside the territorial limits of the United States or its possessions, Canada or Mexico.

Eligible employees must be actively at work to apply for coverage. Being actively at work means 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.

Employees must be U.S. or Canadian citizens, or have a green card, to receive coverage.

This information is not intended to be a complete description of the insurance coverage available. 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. For complete details of coverage and availability, please refer to Policy Form FUL-21841 or contact your Unum representative.

Unum complies with state civil union and domestic partner laws when applicable.

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