

Important Information for Both Long-Term & Short-Term Income Protection Insurance Plans

What is a Pre-Existing Condition?

A pre-existing condition is a sickness or accidental injury for which medical treatment is received or prescription drugs taken during the six-month period prior to your coverage effective date.

All new employees and employees who have bypassed or cancelled disability coverage must satisfy the following pre-existing condition provision:

- Benefits will not be paid if you are disabled due to a pre-existing condition during the first 12 months of coverage.

In addition, if you increase your benefit level and become disabled due to a pre-existing condition within 12 months, the amount of the increase will not be paid at any time during that disability.

Waiver of Premium

After benefit payments begin, premium payments for the period of certified disability will be waived.

Short-Term Disability: You are disabled when Unum determines that due to sickness or injury:

- you are unable to perform the material and substantial duties of your regular occupation, and
- you are not working in any occupation.

Long-Term Disability: You are disabled when Unum determines that:

- you are limited from performing the material and substantial duties of your regular occupation due to your sickness or injury, and
- you have a 20 percent or more loss in your indexed monthly earnings due to the same sickness or injury.

Coverage Levels

You may participate in the plans under any one of the benefit levels outlined below. There may not be an election that accommodates your current salary; therefore, you should elect the coverage level that doesn't exceed your current salary.

Policy Provider

Unum Life Insurance Company of America underwrites these plans. The A.M. Best Company, an organization that rates the financial strength and performance of insurance companies rates Unum Life Insurance Company of America "A-" Excellent (rating effective as of July 2007).

Submitting a claim for Short-Term Disability

A new telephonic claims intake service is available on the Short-Term Disability (STD) plan. This new service eliminates the need to submit a paper claim. Initiate your claim by calling Unum's toll-free telephonic claim intake number, 1-888-857-0157, and report your claim. Call within 14 days after the date your disability begins or as soon as possible. A Unum intake specialist will take your information by phone. However, it will be your responsibility to provide an authorization form to your physician to be signed/dated and faxed or mailed to Unum. This allows Unum to access your medical records in order to process your claim.

Submitting a claim for Long-Term Disability

Contact FBMC Customer Care at 1-800-342-8017 or DCPS Risk Management at (904) 390-2353 to request a claim form. The claim form includes everything you will need to submit a claim, including sections for your doctor to complete and an authorization form that enables Unum to gather additional information as it becomes necessary. Your claim should be submitted within 30 days after the date your disability begins or as soon as possible. However, Unum must receive written proof of your claim no later than 90 days after your elimination period. If this is not possible, proof must be given no later than one year after the time proof is required except in the absence of legal capacity. If you are covered under both the STD and LTD plans it is not necessary to complete a paper LTD Claim form if you are collecting STD benefits and your disability continues into LTD. Unum will transition your claim into LTD, however additional medical documentation may be required.

Your Rates and Disability Benefit Amount

Rate Per 20 Pay Periods		Benefit Amount		Rate Per 24 Pay Periods	
Short-Term (14th day)	Long-Term (180th day)	If your gross annual is at least:	You're eligible for a monthly accident & sick- ness disability benefit of:	Short-Term (14th day)	Long-Term (180th day)
\$4.48	\$4.57	\$7,200	\$400	\$3.74	\$3.81
\$6.72	\$6.89	\$10,800	\$600	\$5.60	\$5.74
\$8.95	\$9.16	\$14,400	\$800	\$7.46	\$7.64
\$11.19	\$11.47	\$18,000	\$1,000	\$9.33	\$9.56
\$13.43	\$13.79	\$21,600	\$1,200	\$11.19	\$11.49
\$16.79	\$17.22	\$27,000	\$1,500	\$14.00	\$14.35
\$20.14	\$20.67	\$32,400	\$1,800	\$16.79	\$17.23
\$26.87	\$27.56	\$43,200	\$2,400	\$22.40	\$22.97
\$32.90	\$33.77	\$50,400	\$2,800	\$27.42	\$28.15
\$41.11	\$42.24	\$63,000	\$3,500	\$34.26	\$35.20
\$46.97	\$48.29	\$72,000	\$4,000	\$39.14	\$40.24

All benefits in this booklet are subject to change. This is an Employer Benefits Highlights Summary and not a contract. All benefits are subject to the provisions and exclusions of the master contract.