



R.G. and Sons Plumbing Inc

Long Term Disability Insurance



How does it work?

This coverage provides a monthly benefit if you have a covered illness or injury and you can't work for a few months — or even longer.

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?

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.

Full-Time Employees

What else is included?

Survivor Benefit

If you die while you've been disabled and receiving benefits for at least 180 days, your family could get a benefit equal to 3 months of your gross disability payment.

Waiver of premium

If you're disabled and receiving benefit payments, Unum waives your cost until you return to work.

Work-life balance Employee Assistance Program

Get access to professional help for a range of personal and work-related issues, including counselor referrals, financial planning and legal support.

Worldwide emergency travel assistance

One phone call gets you and your family immediate help anywhere in the world, as long as you're traveling 100 or more miles from home. However, a spouse traveling on business for his or her employer is not covered.



Consider your expenses

| | |
|-----------------------|----|
| Utilities | \$ |
| Housing | \$ |
| Groceries | \$ |
| Transportation | \$ |
| Child care/Elder care | \$ |
| Medical/Personal care | \$ |
| Education | \$ |
| Insurance | \$ |

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.

Cover 60% of your monthly income, up to a maximum payment of \$6,000. The monthly benefit may be reduced or offset by other sources of income.

*See the Legal Disclosures for more information.

This plan does not cover pre-existing conditions. See the disclosure section to learn more.

If you don’t sign up now but decide to apply later, you may have to answer health questions.

Elimination period (EP)

Your elimination period is 90 days. This is the number of days that must pass after a covered accident or illness before you can begin to receive benefits.

Benefit duration (BD)

This is the maximum length of time you can receive benefits while you’re disabled. You can receive benefits to age 65.

Calculate your cost

- Use \$120,000 if your annual earnings exceed this amount. This is the maximum coverage amount offered in this plan.
- Multiply by your rate. Use the rate table to find the rate based on your age. (Choose the age you will be when your coverage becomes effective. See your plan administrator for your plan effective date.)

Disability worksheet

1

Enter your annual earnings and calculate your maximum monthly benefit available.

\$_____

÷

12

=

\$_____

x

60%

=

\$_____

Your annual earnings

Your monthly earnings

(Max % of income covered)

Max monthly benefit available

2

Calculate your cost per paycheck

\$_____

÷

100

=

\$_____

x

\$____

=

\$_____

÷

48

=

\$_____

Your annual earnings

Rate

Number of paychecks per year

Total cost per paycheck

| Age | Rates |
|-------|---------|
| 15-24 | \$0.200 |
| 25-29 | \$0.330 |
| 30-34 | \$0.470 |
| 35-39 | \$0.690 |
| 40-44 | \$0.960 |
| 45-49 | \$1.720 |
| 50-54 | \$2.320 |
| 55-59 | \$3.140 |
| 60-64 | \$3.050 |
| 65-69 | \$3.350 |
| 70+ | \$2.780 |

Billed amount may vary slightly. Your rate is based on your age and will increase as you move to the next age band.

EN-1978 FOR EMPLOYEES (3-22)

Unum | Long Term Disability Insurance