



Your Unum Benefits



Benefits from Unum can help protect your finances during difficult times in your life. These policies can pay benefits when you're unable to work due to injury, sickness or childbirth. These valuable benefits can help cover additional medical expenses that your traditional health plan may not cover. The benefits are paid directly to you, so you can use the money however you like - whether you need it to pay hospital bills and co-pays or take care of household expenses while you're focusing on recovery.

DISABILITY INSURANCE:

While you never expect to be in a position where you can't work, something as simple as a back injury or maternity leave could mean time off work without pay. When you're unable to work, the last thing you should worry about is where the money for next week's groceries will come from or how you will be able to pay your bills. This coverage replaces a portion of your income - think of it as paycheck protection. Your Short Term Disability is paid for by the State of Colorado at no cost to you. Long Term Disability insurance is available to all eligible employees - including PERA Vested employees and Non-PERA Vested Employees.

SHORT TERM DISABILITY INSURANCE:

If a covered illness or injury keeps you from working for more than 30 days, this coverage could replace up to 60% of your weekly income (up to \$3,000 in benefits per week) while you recover. You can receive benefits for up to 26 weeks (less the elimination period) as long as you remain disabled.

You are generally considered disabled if you're unable to do important parts of your job due to a non-occupational illness or injury, and your income suffers as a result.

LONG TERM DISABILITY INSURANCE:

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

If your disability keeps you out of work for more than 180 days, this employee-paid coverage could replace up to 60% of your monthly income (up to \$10,000 in benefits per month) while you're unable to work. Coverage continues up to age 65 or longer depending on your age when you become disabled - as long as you remain disabled.

This plan coordinates with Colorado PERA. Costs for PERA Vested employees are heavily discounted.



HOW MUCH DOES THE LTD COST?

The cost of this voluntary coverage depends on your age and coverage amount selected. Pricing and plan options relative to your age and salary are available within the online enrollment system during enrollment. Sample weekly costs are included below:

PERA Vested Employees:

(based on \$50,000 salary)

Age 30: \$0.77

Age 40: \$1.25

Age 50: \$2.50

Non-PERA Vested Employees:

(based on \$50,000 salary)

Age 30: \$2.40

Age 40: \$3.56

Age 50: \$7.60

Additional Information

<http://www.colorado.gov/pacific/dhr/disability>

<http://www.copera.org/members/built-in-benefits>

EXCLUSIONS AND LIMITATIONS

DELAYED EFFECTIVE DATE OF COVERAGE

EMPLOYEE: INSURANCE COVERAGE WILL BE DELAYED IF YOU ARE NOT IN ACTIVE EMPLOYMENT BECAUSE OF AN INJURY, SICKNESS, TEMPORARY LAYOFF, OR LEAVE OF ABSENCE ON THE DATE THAT INSURANCE WOULD OTHERWISE BECOME EFFECTIVE. REGULARLY SCHEDULED VACATION TIME IS CONSIDERED ACTIVE EMPLOYMENT.

PRE-EXISTING CONDITIONS:

LONG TERM DISABILITY WILL NOT COVER DISABILITIES BEGINNING IN THE FIRST 12 MONTHS AFTER THE EFFECTIVE DATE OF COVERAGE IF IT IS CAUSED BY, CONTRIBUTED TO BY, OR RESULTING FROM A PRE-EXISTING CONDITION. A "PRE-EXISTING CONDITION" MEANS THE INSURED EMPLOYEE RECEIVED MEDICAL TREATMENT, CONSULTATION, CARE OR SERVICES INCLUDING DIAGNOSTIC MEASURES OR TOOK PRESCRIBED DRUGS OR MEDICINES IN THE 3 MONTHS JUST PRIOR TO HIS/HER EFFECTIVE DATE OF COVERAGE.

EVIDENCE OF INSURABILITY:

IF YOU ARE ENROLLING DURING YOUR INITIAL ELIGIBILITY WINDOW, YOU CAN ELECT LONG TERM DISABILITY COVERAGE WITHOUT GOING THROUGH EVIDENCE OF INSURABILITY. IF YOU PREVIOUSLY DECLINED COVERAGE, YOU WILL NEED TO ANSWER MEDICAL QUESTIONS. NEW COVERAGE MAY BE SUBJECT TO PRE-EXISTING CONDITION LIMITATIONS.

THIS INFORMATION IS NOT INTENDED TO BE A COMPLETE DESCRIPTION OF THE INSURANCE COVERAGE AVAILABLE. THE POLICY HAS ADDITIONAL EXCLUSIONS AND LIMITATIONS WHICH MAY AFFECT ANY BENEFITS PAYABLE. SEE THE ACTUAL POLICY OR YOUR UNUM REPRESENTATIVE FOR SPECIFIC PROVISIONS AND DETAILS OF AVAILABILITY.