2020 Benefit Summary

Unum Group Life, Short Term Disability and Long Term Disability
What makes us uniquely Unum?

4.7 out of 5 stars – 97% of reviewers recommend our disability products¹

Focus
- Employee benefits only with emphasis on Absence Management
- Advocates for employee financial protection

Leadership
- World-class research and business intelligence
- Benefits innovators to help you manage changing needs

Expertise
- We insure over 230 Colleges and Universities across the country
- IUC partnership since 2010

1. Unum.com survey on disability products as of 3/6/2019
Open Enrollment in the Plans

- **Voluntary Life**: Employees/Dependents not currently enrolled and currently enrolled employees can elect up to the guarantee issue limit of 5x annual earnings to a maximum of $500,000; **Dependent life** elections can be increased from the $5,000/$2,500 plan to the $10,000/$5,000 plan without evidence of insurability.

- **Voluntary Short Term Disability**: Employees not currently enrolled my enroll without evidence of insurability subject to the 12/12 pre-existing condition limitation.

- **Long Term Disability**: Employees may elect the 70% option without evidence of insurability subject to the 3/12 pre-existing condition limitation.
Voluntary Employee Group Life Insurance

- Group 1: All full-time faculty, contract professionals, and staff members in active employment in the United States with the Employer
- Group 2: All full-time faculty, contract professionals and staff members participating in the voluntary reduced work schedule program in active employment in the United States with the Employer

Groups 1 & 2:
Option 1: $10,000
Option 2: $50,000
Option 3: 1X annual earnings
Option 4: 1.5X annual earnings
Option 5: 2X annual earnings
Option 6: 3X annual earnings
Option 7: 4X annual earnings
Option 8: 5X annual earnings
Option 9: opt out

- UP TO 2X TO $100,000 IS EMPLOYER PAID
- ALL OTHER AMOUNTS ARE SHARED CONTRIBUTIONS BY UNIVERSITY OF AKRON AND THE EMPLOYEE
- EMPLOYEE PAID RATES HAVE REDUCED 13.5%

AD&D Election: Equal to Life Election - Group 1 & 2 only to a max of $100,000
<table>
<thead>
<tr>
<th>Combined Spouse/Child Election:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Option 1: SP $5,000 / CH $2,500</td>
</tr>
<tr>
<td>Option 2: SP $10,000 / CH $5,000</td>
</tr>
<tr>
<td>Live birth - 14 days: $1,000</td>
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<tr>
<td>14 days - 6 months: $2,000</td>
</tr>
<tr>
<td>6 Months to 26: $2,500 or $5,000</td>
</tr>
<tr>
<td>Child Age Limit: To age 26</td>
</tr>
</tbody>
</table>
Voluntary Short Term Disability

**Group 1:** All full-time faculty, contract professionals, and staff members in active employment in the United States with the Employer.

**Group 2:** All full-time faculty, contract professionals, and staff members participating in the voluntary reduced work schedule program in active employment in the United States with the Employer.

**Elimination Period:** Sickness-28 days   Injury-14 days

**Weekly Benefit Amount:** 60% of weekly earnings to a maximum of $1,400
Voluntary
Short Term
Disability

Maximum Period of Payment: 22 weeks for sickness or 24 weeks for injury

Pre-Existing Condition: You have a pre-existing condition if:

- you received medical treatment, consultation, care or services including diagnostic measures, or took prescribed drugs or medicines in the 12 months just prior to your effective date of coverage; and
- the disability begins in the first 12 months after your effective date of coverage

"Weekly Earnings" means your gross weekly income from your Employer, NOT including shift differential, in effect just prior to your date of disability. It includes your total income before taxes. It is prior to any deductions made for pre-tax contributions to a qualified deferred compensation plan, Section 125 plan, or flexible spending account. It does not include income received from commissions, bonuses, overtime pay or any other extra compensation, or income received from sources other than your Employer.
Long Term Disability

**Group 1:** All full-time faculty, contract professionals, and staff members in active employment in the United States with the Employer.

**Group 2:** All full-time faculty, contract professionals, and staff members participating in the voluntary reduced work schedule program in active employment in the United States with the Employer.

**Elimination Period:** 180 days

EMPLOYEE PAID RATES HAVE REDUCED 13.5%
**Monthly Benefit Amount:** Base monthly benefit 60% of monthly earnings to maximum of $5,000; Buy-Up monthly benefit 70% of monthly earnings to maximum of $6,000

“**Monthly Earnings**” means your gross monthly income from your Employer, **NOT including shift differential**, in effect just prior to your date of disability. It includes your total income before taxes. It is prior to any deductions made for pre-tax contributions to a qualified deferred compensation plan, Section 125 plan, or flexible spending account. It does not include income received from commissions, bonuses, overtime pay, or any other extra compensation, or income received from sources other than your Employer.
Definition of Disability

- **Definition of 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% or more loss in your indexed monthly earnings** due to the same sickness or injury; and
  - during the elimination period, you are unable to perform any of the material and substantial duties of your regular occupation.

- After 24 months of payments, you are disabled when Unum determines that due to the same sickness or injury, you are unable to perform the duties of any **gainful occupation** for which you are reasonably fitted by education, training or experience.

- You must be under the regular care of a physician in order to be considered disabled. The loss of a professional or occupational license or certification does not constitute disability.
# Max Period of Payment (Benefit Duration)

<table>
<thead>
<tr>
<th>Age at Disability</th>
<th>Maximum Period of Payment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than Age 62</td>
<td>To Social Security Normal Retirement Age</td>
</tr>
<tr>
<td>Age 62</td>
<td>60 months</td>
</tr>
<tr>
<td>Age 63</td>
<td>48 months</td>
</tr>
<tr>
<td>Age 64</td>
<td>42 months</td>
</tr>
<tr>
<td>Age 65</td>
<td>36 months</td>
</tr>
<tr>
<td>Age 66</td>
<td>30 months</td>
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<tr>
<td>Age 67</td>
<td>24 months</td>
</tr>
<tr>
<td>Age 68</td>
<td>18 months</td>
</tr>
<tr>
<td>Age 69 or older</td>
<td>12 months</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Year of Birth</th>
<th>Social Security Normal Retirement Age</th>
</tr>
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<tbody>
<tr>
<td>1937 or before</td>
<td>65 years</td>
</tr>
<tr>
<td>1938</td>
<td>65 years 2 months</td>
</tr>
<tr>
<td>1939</td>
<td>65 years 4 months</td>
</tr>
<tr>
<td>1940</td>
<td>65 years 6 months</td>
</tr>
<tr>
<td>1941</td>
<td>65 years 8 months</td>
</tr>
<tr>
<td>1942</td>
<td>65 years 10 months</td>
</tr>
<tr>
<td>1943-1954</td>
<td>66 years</td>
</tr>
<tr>
<td>1955</td>
<td>66 years 2 months</td>
</tr>
<tr>
<td>1956</td>
<td>66 years 4 months</td>
</tr>
<tr>
<td>1957</td>
<td>66 years 6 months</td>
</tr>
<tr>
<td>1958</td>
<td>66 years 8 months</td>
</tr>
<tr>
<td>1959</td>
<td>66 years 10 months</td>
</tr>
<tr>
<td>1960 and after</td>
<td>67 years</td>
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</tbody>
</table>
Limitations

Mental Nervous and Self-Reported symptoms: 24 months lifetime period

Gainful Occupation: An occupation that is or can be expected to provide you with an income within 12 months of your return to work, that exceeds 80% of indexed monthly earnings, if working/60% of indexed monthly earnings, if not working

Exclusions: Disabilities caused by, contributed to by, or resulting from the following are not covered by the plan:

- active participation in a riot
- loss of a professional license, occupational license, or certification
- Commission of a crime for which you have been convicted
- pre-existing condition
- war, declared or undeclared
- any period of incarceration while disabled
- intentionally self-inflicted injuries

Pre-Ex Condition: You have a pre-existing condition if:

- you received medical treatment, consultation, care or services including diagnostic measures, or took prescribed drugs or medicines in the 3 months just prior to your effective date of coverage; and
- the disability begins in the first 12 months after your effective date of coverage.
Easy self-serve tools keep employees up to date, at the touch of a button.

**Automated Texting**
- Simple, convenient solutions for communication with Unum
- Provide return to work date
- Receive payment/direct deposit notification texts
- Schedule initial phone call with specialist

**Allows employees to easily:**
- Submit a claim or leave
- Report an intermittent absence
- View leave/claim status and updates
- Provide authorizations
- Check payments, initiate direct deposit
- Check status
- Submit outstanding information

**Call Unum to submit your claim (866) 224-9402 or**

**Mobile App & Desktop Portal**

**Smart dashboard:** Shows most commonly used items for easy access

**Absence history:** Comprehensive view of absence details, with available time and prior absences in both calendar and list views
QUESTIONS?