

## Form 138: Coverage Overview

### GROUP LONG TERM DISABILITY PLAN HIGHLIGHTS

#### **Employee Disability Insurance**

- Pays 60% of your monthly earnings to a maximum monthly benefit of \$8,500
- 90 Day Elimination Period before disability benefit payments begin
- Maximum Benefit Duration lasts up to your Social Security Normal Retirement Age
- Definition of Disability is based on your inability to perform the duties of your own- occupation for the first 3 years of a disability
- Additional disability benefits of up to \$1,000/month may be available to you for up to 2 years if you are cognitively disabled or unable to perform two or more Activities of Daily Living (ADLs)
- Employees working at least 25 hours per week may be eligible for the plan

#### **Spouse Long Term Disability Rider**

- Pays a benefit if your spouse is cognitively disabled or unable to perform two or more Activities of Daily Living (ADLs)
- Pays a \$1,500 monthly benefit after a 60-day elimination period up to 2 year lifetime maximum payment period

#### **Additional Plan Features**

- **Conversion** – you may convert your coverage to an individual policy and take it with you if your employment ends
- **Survivor Benefit** – if you pass away while receiving a long term disability benefit, Unum will pay your eligible survivor a lump sum benefit equal to 3 months of your gross disability payment
- **Rehabilitation and Return to Work Assistance Program** – depending on your disability, Unum may create a program tailored to your needs that could assist you in returning to work. This program pays an additional disability benefit of 10% of your gross disability payment to a maximum benefit of \$1,000 per month. You may also qualify for child care reimbursement of \$250 per child, per month, not to exceed \$1,000 per month while participating in this program

### GROUP LIFE/AD&D PLAN HIGHLIGHTS

#### **Employee Life and AD&D Insurance**

- Employees working at least 25 hours per week may be eligible for the plan
- Benefit Age Reduction:
  - \$10,000 under age 70, \$6,500 ages 70 – 75, and \$5,000 ages 75+
  - \$50,000 under age 70, \$32,500 ages 70-75, and \$25,000 age 75+
- Guarantee Issue coverage – you will not have to answer any medical questions

#### **Additional Plan Features:**

- **Waiver of Premium** - If you become disabled (as defined by your plan) and are no longer able to work, your premium payments will be waived during this period of disability.
- **Survivor Support** counsel included
- **Portability** - If you retire, reduce your hours or leave your Employer, you can take this coverage with you according to the terms of the contract.

### VALUE ADD SERVICES (Additional Information Available at: [fcmmbenefits.org](http://fcmmbenefits.org))

#### **Travel Assistance Benefit**

Employees and family are covered while traveling (100 or more miles from home), with crisis management, guaranteed hospital admissions, critical care monitoring, emergency medical evacuation, etc.

#### **Employee Assistance Program**

Unum's Life Balance program is there to assist employees with everyday home, personal and family issues. They provide full access to counseling, information, resources for wellness and free will preparation services.

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