

## SHORT-TERM DISABILITY INSURANCE COMPARISON

Unum	Standard Insurance
<ul style="list-style-type: none"> <li>▪ For non-work related accident or illness</li> <li>▪ Monthly cost: \$0.84 per \$100 of salary</li> <li>▪ After-tax deduction</li> <li>▪ Benefits are tax-free</li> <li>▪ Maximum Payment: 26 weeks</li> <li>▪ Includes \$30,000 Accidental Death &amp; Dismemberment Coverage</li>   <li>▪ Pays weekly benefit of lesser of:               <ul style="list-style-type: none"> <li>▪ 70% of base pay</li> <li>▪ \$ 750 (Option 1)</li> <li>▪ \$1,500 (Option 2)</li> <li>▪ \$2,000 (Option 3)</li> </ul> </li>   <li>▪ Benefits begin on the first day if hospitalized for at least 24 hours</li>   <li>▪ Benefits begin on the 31<sup>st</sup> day if not admitted to hospital</li>   <li>▪ Benefits for pregnancy pay 6 weeks for normal birth, 8 weeks for C-section</li>   <li>▪ Pre-existing Condition Exclusion for first six months after initial election or after Option level increase</li>   <li>▪ Periods of disability due to the same cause count as one period unless separated by six months or more of full-time active work</li>   <li>▪ Return to Work: Benefits will stop.</li> </ul>	<ul style="list-style-type: none"> <li>▪ For non-work related accident or illness</li> <li>▪ Monthly cost: \$0.87 per \$100 of salary</li> <li>▪ After-tax deduction</li> <li>▪ Benefits are tax-free</li> <li>▪ Maximum Payment: 26 weeks</li>   <li>▪ Pays weekly benefit the lesser of:               <ul style="list-style-type: none"> <li>▪ 66.66% of base pay</li> <li>▪ \$769.27</li> </ul> </li>   <li>▪ Benefits begin on the first day if disability is due to an accident</li>   <li>▪ After an Open Enrollment election, benefits begin on the 61<sup>st</sup> day for illness or childbirth unless you have been covered by another STD plan for the 12 months prior to October 1</li>   <li>▪ Benefits for pregnancy pay from 31<sup>st</sup> day through 42<sup>nd</sup> day after birth</li>   <li>▪ No Pre-existing Condition Exclusion</li>   <li>▪ Periods of disability due to the same cause count as one period unless separated by 30-days or more</li>   <li>▪ Return to work: Partial benefits if working less than full-time</li> </ul>