

UnumProvident Short-Term Disability

- You can elect a maximum weekly benefit of:
 - ❖ \$750 (Option A)
 - ❖ \$1500 (Option B)
 - ❖ \$2000 (Option C)
- You can choose any option, regardless of your salary.
- **HOWEVER**, your actual benefit will always be **THE LESSER OF**:
 - ❖ 70% of your weekly base salary
 - ❖ Your elected option's maximum weekly amount.
- **AND**, your premium will be based on whichever salary **IS LESS**:
 - ❖ Your actual salary
 - ❖ The maximum salary of the option you elect.
- If you choose to upgrade your coverage during an open enrollment, there will be a six-month pre-existing condition restriction imposed for the difference between your current benefit amount and the new benefit amount.
(e.g. Your salary is \$80,000 and you currently have Option A; your weekly benefit would be \$750. If you elect Option B, your weekly benefit would be \$1076. The **DIFFERENCE** between \$750 and \$1076 – or \$326 – would have the pre-existing condition limitation. Therefore, if you became disabled as the result of a pre-existing condition within six months of electing Option B, your benefit would be \$750; if you became disabled as the result of a pre-existing condition after six months, your benefit would be \$1076.)

Premium and Benefit Calculation

	Maximum Weekly Benefit	Maximum Salary (used for benefit and premium calculation)
Option A	\$750	\$55,714
Option B	\$1500	\$111,429
Option C	\$2000	\$148,571