



ARCHDIOCESE OF DUBUQUE

Policy # 285940

Please read carefully the following description of your UnumProvident Long Term Disability Income Protection insurance plan.

Your Plan

Eligibility

You are eligible for LTD coverage if you are an active employee in the United States working a minimum of 20 hours per week.

Guarantee Issue

You may apply for coverage without answering any medical questions or providing evidence of insurability if you apply for coverage within 31 days after your eligibility date. If you apply more than 31 days after your eligibility date, your coverage will be medically underwritten, and you will be required to qualify based on information you provide regarding your health history.

Please see your Plan Administrator for your eligibility date.

Benefit Amount

Monthly LTD Benefit:

- Choice of 25%, 40% or 50% of your monthly earnings.
- To a maximum of \$5000

Your LTD benefit will not be reduced by the amount of other income replacement benefits you receive for the same disability.

Definition of Disability

You would be considered disabled if, due to injury or sickness:

- you cannot perform each of the material duties of your regular occupation, and
- after benefits have been paid for 24 months, you cannot perform each of the material duties of any gainful occupation for which you are reasonably fitted by education, training or experience.

“Partial disability” and “partially disabled” mean that because of injury or sickness, you, while unable to perform all the material duties of your regular occupation on a full-time basis, are:

- a. performing at least one of the material duties of your regular occupation or another occupation on a part-time or full-time basis; and
- b. earning at least 20% less per month than your indexed pre-disability earnings due to the same injury or sickness.

Partial Disability

If you have met this definition of disability and have satisfied the elimination period, you can return to work on a part-time basis and still receive a partial benefit, provided your earnings are at least 20% less per month than your pre-disability earnings due to that same injury or illness.

Elimination Period

The Elimination Period is the length of time of continuous disability which

