



ABC International

Policy # 111499, 111522, 111523, 111524, 111525, 111526

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 a regular full time employee in active employment in the United States working a minimum of 32 hours per week.

Benefit Amount

Base LTD Benefit:

- 50% of your monthly earnings
- To a maximum of \$5000

Buyup LTD Benefit:

- 66 2/3% of your monthly earnings.
- To a maximum of \$5,000

The total benefit payable to you on a monthly basis (including all benefits provided under this plan) will not exceed 100% of your monthly earnings, unless the excess amount is payable as a Cost of Living Adjustment.

Your disability benefit may be reduced by deductible sources of income and any earnings you have while disabled. Deductible sources of income may include such items as disability income or other amounts you receive or are entitled to receive under: workers compensation or similar occupational benefit laws; state compulsory benefit laws; automobile liability and no fault insurance; legal judgments and settlements; certain retirement plans; salary continuation or sick leave plans; other group or association disability programs or insurance; and amounts you or your family receive or are entitled to receive from Social Security or similar governmental programs.

Definition of Disability

You are disabled when UnumProvident determines that:

- you are limited from performing the material and substantial duties of your regular occupation; and
- you have a 20% or more loss in indexed monthly earnings due to the same sickness or injury.
- After benefits have been paid for 12 months or 24 months (depending on employee classification), you are disabled when UnumProvident 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.

Elimination Period

The Elimination Period is the length of time of continuous disability which must be satisfied before you are eligible to receive benefits.

LTD benefits would begin after 90 consecutive days of disability, as described in the definition above.

If you return to work while satisfying the Elimination Period and are no longer disabled, you may satisfy the Elimination Period within the Accumulation Period – you don't have to be continuously disabled through the Elimination Period, if you are satisfying the Elimination Period under this provision. If you don't satisfy the Elimination Period within the Accumulation Period, a new period of disability will begin.

Accumulation Period is the period of time from the date the disability begins during which you must satisfy the Elimination Period. The Accumulation Period is two times your Elimination Period.

Benefit Duration

Your duration of benefits is based on your age when the disability occurs. Your LTD benefits are payable for the period during which you continue to meet the definition of disability up to age 65, but not less than 5 years. If your disability occurs at or after age 65, benefits would be paid for a reduced period of time.

Gainful Occupation

Gainful occupation means 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 your indexed monthly earnings, if you are working
- 60% of your indexed monthly earnings, if you are not working

Taxation

The taxability of benefits depends on how premium was taxed during the plan year in which you become disabled. Whether you pay 100% of the premium or you and your Employer share in the cost, if premium for the plan year is paid with **post-tax** dollars, your benefits **will not** be taxed. If premium for the plan year is paid with **pre-tax** dollars, your benefits **will** be taxed. If premium for the plan year is paid partially with post-tax dollars and partially with pre-tax dollars, then a portion of your benefits will be taxed.

Additional Benefits

Rehabilitation and Return to Work Assistance

UnumProvident has a vocational Rehabilitation and Return to Work Assistance program available to assist you in returning to work. If we determine you are eligible to participate in a Rehabilitation and Return to Work Assistance program, you must participate in order to continue to receive your monthly disability benefits. We will provide you with a written Rehabilitation and Return to Work Assistance plan developed specifically for you. This program may include, but is not limited to the following benefits:

- coordination with your Employer to assist your return to work;
- adaptive equipment or job accommodations to allow you to work;
- vocational evaluation to determine how your disability may impact your employment options;
- job placement services;
- resume preparation;
- job seeking skills training; or
- education and retraining expenses for a new occupation.

If you are participating in a Rehabilitation and Return to Work Assistance program, we will also pay an additional disability benefit of 10% of your gross disability payment to a maximum of \$1,000 per month. In addition, we will make monthly payments to you for 3 months following the date your disability ends, if we determine you are no longer disabled while:

- you are participating in a Rehabilitation and Return to Work Assistance program; and
- you are not able to find employment.

Child Care Expense Benefit

If you are disabled and participating continuously in a Rehabilitation and Return to Work Assistance program, and are incurring child care expenses for your dependent children, you may receive the Child Care Expense Benefit: \$250 per child, per month to a maximum of \$1,000 per month for all eligible children combined to reimburse your incurred expenses.

Eligible dependent children are defined as those who are:

- under the age of 15; or
- incapable of providing their own care on a daily basis due to their own physical handicap or mental retardation.

Education Benefit

If you are disabled and receiving LTD monthly benefits, you may receive an additional monthly Education Benefit of \$100 for each child who is an *eligible student*. Benefits will be payable in between terms provided the eligible student is enrolled for the next scheduled term.

Eligible student means your unmarried dependent child(ren) who are:

- less than 25 years of age; and
- attending an accredited post-secondary school beyond the 12th grade level on a **full-time** basis.

Waiver of Premium

You will not be required to pay LTD premiums as long as you are receiving LTD benefits.

**Work/Life Balance
Employee Assistance
Program**

UnumProvident's work/life balance employee assistance program is a comprehensive resource designed to provide fast and convenient answers and advice on a wide variety of topics ranging from severe to everyday problems. Available to you and your family members, UnumProvident's work/life balance employee assistance program provides 24 hour access to professional advice - even face to face sessions when needed. Every inquiry is answered by an experienced, masters-level consultant, who can help in a variety of ways including: telephone consultations, personalized searches and referrals, educational materials, Tips-on-Tape™, and online resources. Some of the topics addressed are parenting and childcare, older adults, legal and financial issues, emotional well-being and education.

And if you should become disabled and be on claim, the new On Claim Support service can help you handle everyday concerns, the kinds of things that used to be easy to do. A consultant and a researcher can help find solutions to problems such as finding child care, setting up appointments and arranging transportation.

**Universal Access
Card**

The Universal Access card puts you in touch with some of UnumProvident's support services that enhance your coverage and help you deal with concerns both in and out of the workplace.

**Worldwide
Emergency Travel
Assistance Services**

A 24-hour network of emergency medical and legal resources offers valuable protection for you and your family when traveling more than 100 miles from home. With just one call, you have access to a global network of highly qualified professionals trained to manage any travel emergency. (Note that spouses traveling on business are not eligible.)

Survivor Benefit

UnumProvident will pay your eligible survivor a lump sum benefit equal to 3 months of your gross disability payment.

This benefit will be paid if, on the date of your death, your disability had continued for 180 or more consecutive days, and you were receiving or were entitled to receive payments under the plan. If you have no eligible survivors, payment will be made to your estate, unless there is none. In this case, no payment will be made. However, we will first apply the survivor benefit to any overpayment which may exist on your claim.

**Limitations/Exclusions/
Termination of Coverage**

**Pre-existing Condition
Exclusion**

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.
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Instances When Benefits Would Not Be Paid

Benefits would not be paid for disabilities caused by, contributed to by, or resulting from:

- intentionally self-inflicted injuries;
- active participation in a riot;
- war, declared or undeclared, or any act of war;
- conviction of a crime under state or federal law;
- loss of professional license, occupational license or certification;
- pre-existing conditions (see definition).

UnumProvident will not pay a benefit for any period of disability during which you are incarcerated.

Mental and Nervous

Disabilities due to a sickness or injury which are primarily based on self-reported symptoms and disabilities due to mental illness have a limited payment period of 24 months per lifetime. Mental and nervous benefits would continue beyond 24 months only if you are institutionalized or hospitalized as a result of the disability.

Termination of Coverage

Your coverage under the policy ends on the earliest of the following:

- The date the policy or plan is cancelled;
- The date you no longer are in an eligible group;
- The date your eligible group is no longer covered;
- The last day of the period for which you made any required contributions;
- The last day you are in active employment except as provided under the covered layoff or leave of absence provision.

UnumProvident will provide coverage for a payable claim which occurs while you are covered under the policy or plan.

Next Steps***How to Apply***

To apply for coverage, complete your enrollment form within 31 days of your eligibility date.

Delayed Effective Date of Coverage

Insurance will be delayed if you are not in active employment because of an injury, sickness, temporary layoff, or leave of absence on the date that insurance would otherwise become effective.

Changes to Coverage

Each year, or when you have a family status change, you will have the opportunity to change your long term disability coverage. Any increase in coverage will be subject to the pre-existing condition exclusion.

Questions

If you should have any questions about your coverage or how to enroll, please contact your Plan Administrator.

This plan highlight is a summary provided to help you understand your insurance coverage from UnumProvident. Details may differ from state to state. Please refer to your certificate booklet for your complete plan description. If the terms of this plan highlight summary or your certificate differ from your policy, the policy will govern.

Travel assistance services are provided exclusively by Assist America, Inc. The services are subject to availability and may be withdrawn by UnumProvident without prior notice.

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