



# Everyone Deserves Income Protection

## Unum Group Long Term Disability Insurance

Together, **Unum** and **CoPower** provide a unique LTD solution that is simple to explain, enroll and administer. Plus, perks such as a full EAP and Worldwide Travel Assistance make our plans a solid choice for your clients.

**LTD 2-Life+:** Exclusive, flat-rate LTD plan for groups of 2+ employees with no offsets or industry loads.

**LTD 10-Life+:** More robust LTD plan with higher benefits, more options, and composite rates for groups of 10+ employees.

BENEFITS	
<b>Group Eligibility</b>	<ul style="list-style-type: none"> <li>LTD 2-Life+: 2 to 249 enrolled employees</li> <li>LTD 10-Life+ plans: 10-249 enrolled employees</li> <li>Groups currently enrolled with Unum LTD are not eligible for coverage through CoPower</li> </ul>
<b>Eligible Employees</b>	Permanent, full-time employees working 30 or more hours per week
<b>Contribution / Participation</b>	100% employer-paid and 100% of eligible employees
<b>Guaranteed Issue</b>	Yes
<b>Rate Guarantee</b>	Three-years from date of inception
<b>Definition of Disability</b>	2-year own occupation, partial definition of disability
<b>Partial Disability</b>	Available to employees after the elimination period for as long as they continue to have a loss of duties and minimum 20% loss of earnings
<b>Maximum Monthly Benefit</b>	<ul style="list-style-type: none"> <li>LTD 2-Life+: \$2,500; No offset of any kind</li> <li>LTD 10-Life+ plans: \$7,500/month; Monthly payment may be reduced by amounts employee receives from benefit reductions and disability earnings</li> </ul>
<b>Maximum Coverage Period</b>	Social Security normal retirement age (SS ADEA)
<b>Elimination Period</b>	<ul style="list-style-type: none"> <li>LTD 2-Life+: 180-day elimination period</li> <li>LTD 10-Life+ plans: choice of 90, 180, or 360 day Elimination Period determined by the Employer</li> </ul>
<b>Benefit Taxability</b>	The monthly LTD benefit will be taxable since the employer is paying the premium
<b>Out of State</b>	No limit to the number of out-of-state employees
<b>Class Schedule (Carve-Outs)</b>	Carve-outs must be a defined class with a minimum of 10 enrolled per class or carve-out. Classes include hourly, salaried, management, non-management, executives, exempt, non-exempt; and classes based on tenure
<b>Limitations and Exclusions</b>	<p><b>Limitations:</b> 24 months Mental Illness Limitation</p> <p><b>Exclusions:</b> Pre-existing condition: 3/12 for all groups regardless of size; Intentionally self-inflicted injuries; Active participation in a riot; Loss of Professional License, Occupational License or Certification; Commission of a felony for which the employee has been convicted; War, declared or undeclared, or any act of war</p>
<b>Pre-existing Condition Clause</b>	<p>Exclusion clause where the employee:</p> <ul style="list-style-type: none"> <li>Received medical treatment, care or services for a diagnosed condition, or took prescribed medication for that diagnosed condition in the 3 months just prior to his/her effective date of coverage; and</li> <li>The disability caused or substantially contributed to by the condition begins in the first 12 months after the employee's effective date of coverage</li> </ul>
<b>Excluded Industries</b>	Forestry/Fishing, Metal/Coal Mining, Doctors/Hospitals, Cannabis Related Industries, Tobacco Manufacturers, Logging, Saw Mills, Fertilizer/ Pesticide/Explosives, Asbestos, Ammunition & Small Arms, Railroad Transportation, Local Passenger Transport, Trucking & Warehousing, U.S. Postal Service, Water Transportation, Transportation by Air, Pipe Lines-No Nat. Gas, Auto Dealers, Gas Stations, Detectives & Security Systems, Auto Repair Services, High Risk Groups, Labor Unions, Private Households, Police/Fire/ Correctional, National Security, and Non Classifiable. Please refer to the Product and Rate Guide for a full list of excluded industries.
<b>Administration Fee</b>	<ul style="list-style-type: none"> <li>\$10/month administration fee per group</li> <li>\$15/month administration fee for groups with Unum Life, LTD, and/or other CoPower plans</li> </ul>
<b>Added Perks</b>	Standard Waiver of Premium, Worldwide Travel Assistance Program, and Employee Assistance Program
<b>Rate</b>	<p><b>LTD 2-Life+:</b> \$21 PEPM;</p> <p><b>LTD 10-Life+:</b> Refer to the Unum Product and Rate Guide for composite rates based on SIC and EP.</p>

While the information and rates provided in this guide are believed to be accurate as of the print date, they are subject to change without notice. Refer to the Unum Product and Rate Guide for complete information.