



Sparta Area Schools Life and AD&D Insurance Plan Highlights 466477

Who is eligible for this coverage?	All teachers actively employed teachers working at least 20 hours each week for your employer in the U.S. that have met the waiting period.						
What is the coverage amount?	Your employer is providing you with \$40,000 of term life insurance.						
Is it portable (can I keep it if I leave my employer)?	If you retire, reduce your hours or leave your employer, you can continue coverage at the group rate. Portability is not available for people who have a medical condition that could shorten their life expectancy — but they may be able to convert their term life policy to an individual life insurance policy.						
When is coverage effective?	Please see your plan administrator for your effective date.						
Do my life insurance benefits decrease with age?	Coverage amounts will reduce according to the following schedule: <table style="margin-left: 20px;"> <tr> <td>Age:</td> <td>Insurance amount reduces to:</td> </tr> <tr> <td>70</td> <td>65% of original amount</td> </tr> <tr> <td>75</td> <td>50% of original amount</td> </tr> </table>	Age:	Insurance amount reduces to:	70	65% of original amount	75	50% of original amount
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What does my AD&D insurance pay for?	The full benefit amount is paid for loss of: <ul style="list-style-type: none"> - Life - Both hands or both feet or sight of both eyes - One hand and one foot - One hand and the sight of one eye - Speech and hearing 						

Delayed effective date of coverage

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

The policy provisions may vary or not be available in all states. The policy has exclusions and limitations which may affect any benefits payable. For complete details of coverage, please refer to Policy Form C.FP-1 et al or contact your Unum representative.

Underwritten by Unum Life Insurance Company of America, Portland, Maine

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EN-1771 (7-16) FOR EMPLOYEES





Sparta Area Schools

Long Term Disability Insurance Plan Highlights

466477

Who is eligible?	Teachers are eligible for Long Term Disability (LTD) coverage if you are an active employee in the United States working a minimum of 20 hours per week and have met the waiting period.
What is my monthly benefit amount?	Your employer is providing a benefit of 66.6667% of your monthly earnings to a maximum of \$4,000.
How long do I have to wait to receive benefits?	Your elimination period is 90 days of disability (as described in the definition of disability)
How long will my benefits last?	The duration of your benefit payments is based on your age when your disability occurs. Your LTD benefits are payable for the period during which you continue to meet the definition of disability. If your disability occurs before age 60, your benefits could be payable until you reach age 65. If your disability occurs at or after age 60, benefits could be paid according to a benefit duration schedule.
When would I be considered disabled?	<p>You are disabled when Unum determines that due to your sickness or injury:</p> <ul style="list-style-type: none"> • you are limited to perform the material and substantial duties of your regular occupation; and • you have a 20% or more loss in your indexed monthly earnings due to the same sickness or injury. <p>After 24 months of payments, you are disabled when Unum determines that due to the same sickness or injury:</p> <ul style="list-style-type: none"> • You are unable to perform the duties of any gainful occupation for which you are reasonably fitted by education, training or experience. <p>You must be under the regular care of a physician in order to be considered disabled.</p> <p>The loss of a professional or occupational license or certification does not, in itself, constitute disability.</p>
When is my coverage effective?	Please see your plan administrator for your effective date.
What if I am out of work when the coverage goes into effect?	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 .
Can my benefit be reduced?	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.

<p>What is not covered?</p>	<p>Benefits would not be paid for disabilities caused by, contributed to by, or resulting from:</p> <ul style="list-style-type: none"> • Intentionally self-inflicted injuries; • Active participation in a riot; • War, declared or undeclared, or any act of war; • Commission of a crime for which you have been convicted; • Loss of professional license, occupational license or certification; or • Pre-existing conditions (see pre-existing condition section). <p>The loss of a professional or occupational license does not, in itself, constitute disability.</p> <p>Unum will not pay a benefit for any period of disability during which you are incarcerated.</p>
<p>What is considered a pre-existing condition?</p>	<p>You have a pre-existing condition if:</p> <ul style="list-style-type: none"> • You received medical treatment, consultation, care or services including diagnostic measures, or took prescribed drugs or medicines in the 30 days just prior to your effective date of coverage; and • You have performed the material and substantial duties of your regular occupation for less than 5 consecutive days after your effective date of coverage.
<p>When does my coverage end?</p>	<p>Your coverage under the policy ends on the earliest of the following:</p> <ul style="list-style-type: none"> • 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. <p>Please see your plan administrator for further information on these provisions.</p> <p>Unum will provide coverage for a payable claim which occurs while you are covered under the policy or plan.</p>

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