



# Regional Center of the East Bay

LTD

Employer Paid Plan Highlights - Plan Date As Of 08/01/2014

<b>LONG TERM DISABILITY</b>	<b><i>Unum Policy # 342936</i></b>
Eligibility	Active employee in the United States working a minimum of 20 hours per week.
Benefit Amount	66.6667% of your monthly earnings, to max of \$10,000per month.
Definition of Disability:	During the first 24 months, Unum will define disability as follows: <ul style="list-style-type: none"><li>• you are unable to perform the material and substantial duties of your regular occupation* due to sickness or injury and are not working; or</li><li>• you have a 20% or more loss of indexed monthly earnings while working.</li></ul>
Elimination Period	360 days
Duration	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.
Pre-existing Condition	3/12
Employee Assistance Program	Included
Travel Assistance Program	Included
Premium	Employer Paid

This plan highlight is a summary provided to help you understand your insurance coverage from Unum. 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.