



**University System of Maryland**  
**Policy Number 510162**  
**Long Term Disability Income Protection**  
**Insurance Plan Highlights**

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

**Your Plan**

***Eligibility***

All permanent employees of the University System of Maryland (and contractual employees whose contract allow this benefit) employed at least 50% of full-time status in active employment.

***Guarantee Issue***

You may apply for coverage without answering any medical questions or providing evidence of insurability if you apply for coverage within 60 days after your eligibility date. If you apply more than 60 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.

***Benefit Amount***

Monthly LTD Benefit:

- 60% of your monthly earnings
- To a maximum of \$8000

***Definition of Disability***

You would be considered disabled and eligible for benefits because of sickness or injury if:

- 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.

You will continue to receive benefits if:

- after benefits have been paid for 36 months, you are working in any occupation and continue to have a 20% or more loss in indexed monthly earnings due to your sickness or injury; or
- you are not working and, due to the same sickness or injury, are unable to perform the duties of any gainful occupation for which you are reasonably fitted by education, training or experience.

You must be under the regular care of a physician in order to be considered disabled.

***Elimination Period***

You can choose an elimination period of 90 or 365 consecutive days of disability.

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

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***Benefit Duration******Age at Disability***  
Less than 60***Benefit Duration***  
To age 65, but  
not less than 5 years

|             |           |
|-------------|-----------|
| 60          | 60 months |
| 61          | 48 months |
| 62          | 42 months |
| 63          | 36 months |
| 64          | 30 months |
| 65          | 24 months |
| 66          | 21 months |
| 67          | 18 months |
| 68          | 15 months |
| 69 and over | 12 months |

***Taxation***

The taxability of benefits depends on how premium was taxed during the plan year in which you become disabled. 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******Dependent Care Expense Benefit***

If you are disabled and participating in Unum's Rehabilitation and Return to Work Assistance program, Unum will pay a Dependent Care Expense Benefit when you are disabled and you:

- are incurring expenses to provide care for a child under the age of 15;
- and/or start incurring expenses to provide care for a child age 15 or older or a family member who needs personal care assistance.

The payment will be \$250 per month per dependent, to a maximum of \$1,000 per month for all dependent care expenses combined.

***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***

Unum'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, Unum'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.

***Universal Access Card***

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

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**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.)

**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.

**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;
- loss of professional license, occupational license or certification;
- pre-existing conditions (see definition).

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

**Mental and Nervous**

The lifetime cumulative maximum benefit period for all disabilities due to mental illness is 24 months. Only 24 months of benefits will be paid for any combination of such disabilities based on mental illness even if the disabilities are not continuous and/or are not related. Mental illness payments would continue beyond 24 months only if you are confined to a hospital or institution as a result of the disability.

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## **Next Steps**

### ***Calculating Your Premium***

- 1) Write down your age, elimination period, and annual salary.
- 2) Divide your annual salary by \$100 to determine your number of units. *If your annual salary exceeds \$160,000, use \$160,000 as your annual salary.*
- 3) Refer to the rate table below to find your age bracket and appropriate rate.
- 4) Multiply appropriate rate by number of units to actual annual cost
- 5) Divide annual cost by the number of paychecks you receive each year.

\*Your rates will increase as you move into the next age bracket

### ***Formula for Calculation***

$$\frac{\text{Annual Salary}}{\text{Annual Salary}} \div 100 = \frac{\text{Annual Salary}}{\text{\$100}} = \text{\# of Units} \times \text{Rate} = \text{Your Annual Premium} \div \text{\# of Paychecks} = \text{Cost per Paycheck}$$

### **RATES**

| Rates for 90 Day EP<br>Per \$100 of Covered Payroll |      |       |      |
|-----------------------------------------------------|------|-------|------|
| Age                                                 | Rate | Age   | Rate |
| <25                                                 | 0.06 | 50-54 | 0.81 |
| 25-29                                               | 0.08 | 55-59 | 0.76 |
| 30-34                                               | 0.11 | 60-64 | 0.67 |
| 35-39                                               | 0.20 | 65-69 | 0.45 |
| 40-44                                               | 0.29 | 70+   | 0.31 |
| 45-49                                               | 0.49 |       |      |

| Rates for 365 Day EP<br>Per \$100 of Covered Payroll |      |       |      |
|------------------------------------------------------|------|-------|------|
| Rate                                                 | Age  | Rate  | Age  |
| <25                                                  | 0.05 | 50-54 | 0.65 |
| 25-29                                                | 0.06 | 55-59 | 0.61 |
| 30-34                                                | 0.09 | 60-64 | 0.54 |
| 35-39                                                | 0.16 | 65-69 | 0.36 |
| 40-44                                                | 0.24 | 70+   | 0.25 |
| 45-49                                                | 0.41 |       |      |

### ***How to Apply***

To apply for coverage, complete your enrollment form within 60 days of your eligibility date. After that date you will be required to provide evidence of insurability in order to qualify for coverage.

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

Underwritten by: **Unum Life Insurance Company of America** 2211 Congress Street, Portland, Maine 04122, [www.unum.com](http://www.unum.com)  
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