



Short Term Disability Income Protection Insurance Plan Highlights

Point32Health Policy # 955794

Please read carefully the following description of your Short Term Disability Income Protection insurance plan, underwritten by Unum Life Insurance Company of America.

Your Plan

Eligibility

Class 1: All full-time and part-time employees excluding Vice Presidents and above in the base plan in active employment in the United States working at least 20 hours per week.

Class 2: All full-time and part-time employees excluding Vice Presidents and above enrolled in the buy- up plan in active employment in the United States working at least 20 hours per week.

Weekly Benefit Amount

If you meet the definition of disability, you would be eligible to receive a weekly benefit as follows:

Class 1: 60% of your weekly earnings to maximum weekly benefit of \$2500

Class 2: 66.67% of your weekly earnings to maximum weekly benefit of \$2500

Your disability benefit may be reduced by deductible sources of income and any earnings you have while disabled.

Definition of Disability

You are disabled when Unum determines that due to your sickness or injury:

- you are limited from performing the material and substantial duties of your regular occupation; and
- you have a 20% or more loss in weekly earnings due to the same sickness or injury.

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

Elimination Period

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

Your Elimination Period is 7 days.

Benefit Duration

If you meet the definition of disability your benefit duration is as follows:

26 weeks from the date your benefits begin

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Limitations/Exclusions/ Termination of Coverage

Instances When Benefits Would Not Be Paid

Benefits would not be paid for loss resulting from:

- war, declared or undeclared, or any act of war;
- active participation in a riot;
- intentionally self-inflicted injuries;
- loss of a professional license, occupational license or certification;
- commission of a felony;
- any period of disability during which you are incarcerated;
- an **occupational injury or sickness**, *(this will not apply to a partner or sole proprietor who cannot be covered by law under Workers' Compensation or any similar law)*;
- cosmetic surgery or surgical procedure that is not "Medically Necessary"

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 leave of absence provision. Please see your Plan Administrator for further information on these provisions.

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

Delayed Effective Date of Coverage

Insurance coverage 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.

This plan highlight is a summary provided to help you understand your insurance coverage from Unum. Some provisions may vary or not be available in all states. 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. For complete details of coverage, please refer to policy form number C.FP-1, et al.

Underwritten by:

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