



## Basic Protection Plan (BPP) vs. Unum Lay LTD and Life Insurance Plan

### Long-Term Disability Insurance Comparative Summary

LTD Plan Features	BPP LTD Benefits	Unum Lay LTD and Life Insurance Plan LTD Benefits
	<ul style="list-style-type: none"><li>Plan sponsor elects coverage</li><li>Plan sponsor pays for coverage or may elect to have participant pay for a portion of coverage</li></ul>	<ul style="list-style-type: none"><li>Plan sponsor elects and pays for coverage</li><li>Participant does not contribute</li></ul>
<b>Monthly Disability Income for Active Participants</b>	<b>Plan sponsor options:</b> <ul style="list-style-type: none"><li>40% of compensation</li><li>60% of compensation, less Social Security</li><li>70% of compensation, less Social Security</li><li>no maximum benefit</li></ul>	<b>The only plan sponsor option:</b> <ul style="list-style-type: none"><li>60% of compensation, less Social Security. If claimant becomes incapable of two Activities of Daily Living (ADLs), then he or she may be eligible for 80% of compensation</li><li>maximum monthly benefit = \$5,000/month, additional \$5,000/month possible for “80% ADL” provision</li></ul>
<b>Elimination Period</b> (Amount of time that must elapse before disability benefits begin, starting from the date of disability)	<b>None</b> <ul style="list-style-type: none"><li>informal practice is to pay benefits from the first day of disability if it is determined the disability will presumably last for at least six continuous months (less any short-term financial assistance from plan sponsor)</li></ul>	<b>Two plan sponsor options—premium rates vary for each:</b> <ul style="list-style-type: none"><li>90 or 180 days</li><li>benefits are not retroactive to the date of disability, but begin on the first day following the elimination period</li></ul>
<b>Maximum Benefit Period and Duration of Benefits</b>	<ul style="list-style-type: none"><li>24-month <b>own occupation disability</b> (meaning the claimant cannot perform the customary duties of his or her own occupation); <b>any occupation disability</b> thereafter (meaning the claimant cannot engage in any occupation for which he or she is reasonably qualified by education and experience)</li><li>if disability begins before age 60, then benefits cease at age 65</li><li>if disability begins after age 60, then benefits are provided for a maximum of five years</li></ul>	<ul style="list-style-type: none"><li>24-month “own occupation”; “any occupation” thereafter</li><li>if disability begins before age 60, then benefits cease at age 65</li><li>if disability begins on or after age 60, then benefits are provided for a maximum of five years on a declining benefit duration scale, based upon age at disability onset (i.e., up to a maximum five-year benefit period at age 60, declining each year thereafter)</li></ul>
<b>Mental/Behavioral Illness and Disorder</b>	No limitation on benefit period, as long as individual continues to meet definition of disability	Limited to 24 months, unless: <ul style="list-style-type: none"><li>the participant is incapable of self-care; or</li><li>has bipolar affective disorder, psychotic disorder or schizophrenia, which are treated like any other illness</li></ul>

LTD Plan Features	BPP LTD Benefits	Unum Lay LTD and Life Insurance Plan LTD Benefits
<b>Return-to-Work Incentive Benefit</b>	Not available	10% increase to disability benefit, based on individual compliance with formal return-to-work program or vocational, rehabilitation plan.
<b>Waiver of Premium</b>	Not available	Premium waived for disabled claimants once the elimination period is met and benefits begin.
<b>Pre-LTD Early Intervention Program</b>	Not available	<p>Telephone-based supports designed to help participants minimize the impact of a physical or emotional condition, helping to prevent it from becoming worse or disabling.</p> <p>Early intervention supports may include:</p> <ul style="list-style-type: none"> <li>• evaluation of symptoms and situation</li> <li>• evidence-based treatment resources</li> <li>• development of action plans</li> <li>• personalized coaching and assistance</li> <li>• collaboration with the participant, plan sponsor and care providers, including ongoing assessment</li> <li>• return-to-work or stay-at-work planning, and overall care coordination</li> <li>• recommendations or referrals to additional health and wellness support and resources</li> </ul> <p>Use of this support is not required to submit a claim for or receive LTD benefits.</p>
<b>Employee Assistance Program (EAP) Supports (administered by United Behavioral Health)</b>	Not available	<p>Telephone-based and face-to-face emotional counseling provided to Early Intervention Program participants, LTD claimants and their family members, whether HealthFlex participants or not.</p> <p>Use of this support is not required to submit a claim for or receive LTD benefits.</p>
<b>Travel Assistance Program</b>	Not available	<p>Provided by AssistAmerica for claimants and their families, while they are more than 100 miles from home:</p> <ul style="list-style-type: none"> <li>• whether traveling for business or pleasure</li> <li>• includes services such as medical evacuation, referral to English-speaking, Western-trained doctors, prescription replacement service, etc.</li> </ul>

**Note:** This document highlights some of the plan elements. The Unum policy and plan certificate of coverage will provide a complete plan description, and will be the controlling documents for all plan eligibility and benefits. The General Board and Unum reserve the right to adjust these specifications, as needed.