

Learn about your benefits: Important information inside!

DRBA

OUR MISSION

CONNECTING PEOPLE AND PLACES IN THE HEART OF THE NORTHEAST CORRIDOR

Don't miss your chance: Get valuable financial protection now!

Your benefits package is an important part of your total compensation.

Delaware River and Bay Authority is offering you this coverage:

- Critical Illness Insurance
- Whole Life Insurance
- Accident Insurance
- Individual Short Term Disability Insurance
- Hospital Insurance

Your employer is offering coverage from Unum, a leading provider of employee benefits. You'll have the opportunity to get benefits that provide valuable financial protection now — and in the future.



Critical Illness Insurance

can pay money directly to you when you're diagnosed with certain serious illnesses.

How does it work?

If you're diagnosed with an illness that is covered by this insurance, you'll receive a benefit payment in one lump sum. You can use the money however you want.

Why is this coverage so valuable?

- The money can help you pay out-of-pocket medical expenses, like co-pays and deductibles.
- You can use this coverage more than once. Even after you receive a payout for one illness, you're still covered for the remaining conditions. If you have a different condition later, you can receive another benefit.
- This insurance pays you once for each eligible illness. However, the diagnoses must be at least 90 days apart, and the conditions can't be related to each other.

What's covered?

- Heart attack
- Blindness
- Major organ failure
- End-stage kidney failure
- Benign brain tumor
- Coronary artery bypass surgery (pays at 25% of lump sum benefit)
- Coma that lasts at least 14 consecutive days
- Stroke whose effects are confirmed at least 30 days after the event
- Occupational HIV
- Permanent paralysis of at least two limbs due to a covered accident

Coverage is also included for:

- Cancer
- Carcinoma in situ — pays 25% of your coverage amount. (Carcinoma in situ is defined as cancer that involves only cells in the tissue in which it began and that has not spread to nearby tissues.)

Please refer to the policy for complete details about these covered conditions.

It's smart to get coverage now

- It's more affordable when you buy it through your employer.
- The cost is conveniently deducted from your paycheck.
- You can keep coverage if you leave the company or retire. You'll be billed at home.

Critical Illness Insurance

How much coverage can I get?

If you didn't get coverage when you were first eligible, you'll have to answer medical questions now. If you're newly eligible, you are guaranteed coverage now with no medical questions. If you already have coverage, you can increase it up to the maximum available, but will be subject to medical questions. New coverage may be subject to pre-existing condition limitations.

You:	Choose from \$5,000 to \$50,000 in increments of \$5,000. Coverage is guaranteed up to \$20,000 if you apply during this enrollment. You can get coverage up to \$50,000, but you may have to answer a few health questions.
Your spouse:	Spouses from ages 17 to 64 can get from \$5,000 to \$30,000 in increments of \$5,000, as long as you have purchased coverage for yourself. Coverage is guaranteed up to \$10,000 if they apply during this enrollment. They can get coverage up to \$30,000, but they may have to answer a few health questions.
Your children:	Dependent children from newborns to age 26 are automatically covered at no extra cost. Their coverage amount is 50% of yours. They are covered for all the same illnesses, plus these specific childhood conditions: cerebral palsy, cleft lip or palate, cystic fibrosis, Down syndrome and spina bifida. The diagnosis must occur after the child's coverage effective date.

Semi-monthly premium per \$5,000 of coverage

Age	Non-tobacco	Tobacco
0-24	\$1.25	\$1.80
25-29	\$1.35	\$2.15
30-34	\$1.98	\$3.20
35-39	\$2.70	\$4.68
40-44	\$3.83	\$6.85
45-49	\$5.25	\$9.47
50-54	\$6.92	\$12.65
55-59	\$9.13	\$16.10
60-64	\$11.70	\$19.30
65-69	\$13.15	\$20.13
70-99	\$23.57	\$32.43

Calculate your cost

Choose the rate for your current age:

$$\text{\$ } \frac{\text{Amount of coverage you want}}{\text{\$5,000}} \times \text{Rate} + \$0.80 = \text{\$ } \underline{\hspace{2cm}}$$

Wellness benefit premium of \$0.80 is in addition to the base premium
For illustrative purposes only.

What else is included?

A Wellness Benefit

Every year, each family member who has Critical Illness coverage can also receive \$50 for getting a health screening test, such as:

- Blood tests
- Chest X-rays
- Stress tests
- Colonoscopies
- Mammograms
- And other tests listed in your policy



Coverage may vary by state. See exclusions and limitations.
Effective date of coverage: Coverage becomes effective on the first day of the month in which payroll deductions begin.
Employees must be legally authorized to work in the United States and actively working at a U.S. location to receive coverage. Spouses and dependent children must reside in the United States to receive coverage.



Whole Life Insurance

can pay money to your family if you die. It can help them with basic living expenses, final arrangements, tuition and more.

How does it work?

You can keep Whole Life Insurance as long as you want. Once you've bought coverage, your cost won't increase as you age. The benefit amount stays the same, too — it doesn't decrease as you get older. That means you get protection during your working years and into retirement.

Whole Life Insurance also earns interest, or "cash value," at a guaranteed rate of 4.5%.* You can borrow from that cash value, or you can buy a smaller, paid-up policy — with no more premiums due.

What's included?

A "Living" Benefit

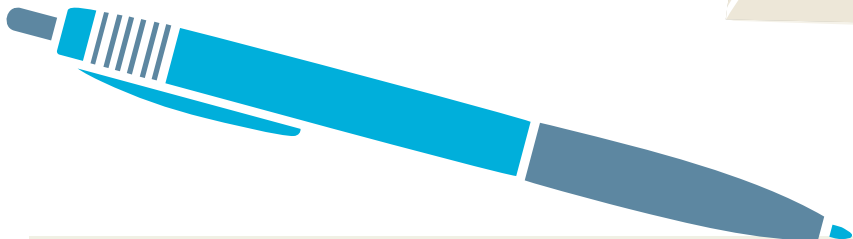
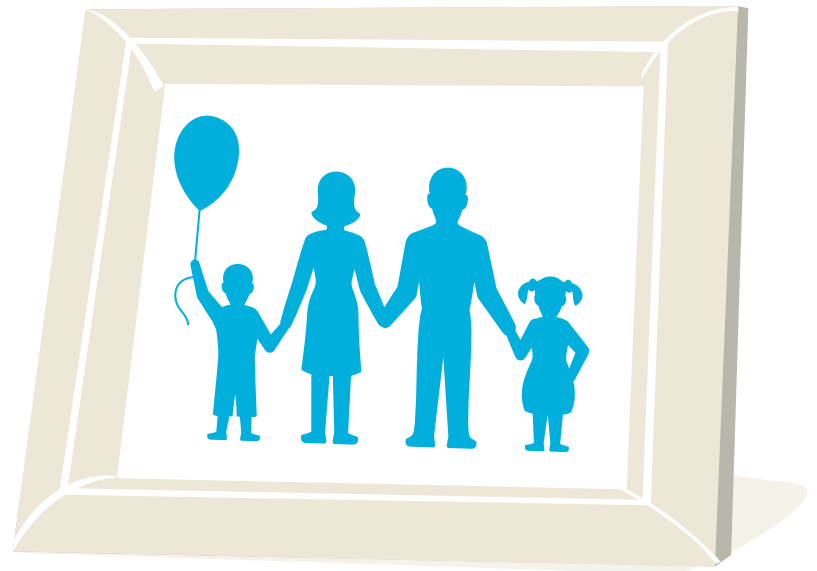
You can request an early payout of your policy's death benefit (up to \$150,000 maximum) if you're expected to live 12 months or less. It would reduce the benefit that's paid when you die.

Long Term Care Rider

You may be able to use your death benefit to pay for long term care. Subject to rider conditions. See your plan administrator for more information.

Why should I buy coverage now?

- It's more affordable when you're younger. Once you've bought coverage, your cost stays the same as long as you keep it.
- You get better rates when you buy coverage at work.
- The cost is conveniently deducted from your paycheck.
- Whole Life gives you valuable protection in addition to any term life insurance you might have.



Whole Life Insurance

How much coverage can I get?

You	You can purchase a minimum benefit amount of \$2,000 if you're between 15 and 80 years old. The cost is based on your age when coverage is issued and whether you use tobacco.
Your spouse: Individual coverage	Available for your spouse, ages 15-80, but you must purchase coverage for yourself. If you leave your employer, you can keep this coverage and be billed at home. You can purchase a minimum benefit amount of \$2,000. The cost is based on your spouse's age and whether they use tobacco.
Your children: Individual coverage	Your children can have individual coverage, but you must purchase coverage for yourself. If you leave your employer, your children can keep their coverage. You can purchase coverage for each child for as little as \$1 a week.

Sample coverage amounts** (Choose the plan that's right for you)

Lifetime premium

You'll have coverage as long as you make your payments. Your premiums are spread out over your lifetime.

\$25,000 coverage		
Issue age	Weekly cost	Guaranteed cash value at 65
25	\$ 4.19	\$8,675
35	\$ 6.44	\$7,790
45	\$10.80	\$6,358

\$35,000 coverage		
Issue age	Weekly cost	Guaranteed cash value at 65
25	\$5.87	\$12,146
35	\$9.02	\$10,905
45	\$15.11	\$8,902

\$45,000 coverage		
Issue age	Weekly cost	Guaranteed cash value at 65
25	\$7.54	\$15,616
35	\$11.59	\$14,021
45	\$19.43	\$11,445

Paid-up at 70

If you're between 15 and 50, you can pay an adjusted premium so your payments end when you turn 70. Then you'll continue to keep coverage, with no more payments due.

\$25,000 coverage		
Issue age	Weekly cost	Guaranteed cash value at 65
25	\$4.92	\$9,768
35	\$7.76	\$9,402
45	\$13.93	\$8,706

\$35,000 coverage		
Issue age	Weekly cost	Guaranteed cash value at 65
25	\$6.88	\$13,675
35	\$10.87	\$13,163
45	\$19.50	\$12,188

\$45,000 coverage		
Issue age	Weekly cost	Guaranteed cash value at 65
25	\$8.85	\$17,583
35	\$13.97	\$16,924
45	\$25.07	\$15,670

**Above sample amounts are for non-tobacco users. Cash values may vary for policies effective prior to 1/1/2020.



Accident Insurance

can pay you money for covered accidental injuries and their treatment.

How does it work?

Accident Insurance pays a set benefit amount based on the type of injury you have and the type of treatment you need. It covers accidents that occur on and off the job. And it includes a range of incidents, from common injuries to more serious events.

What's included?

Wellness Benefit

Every year, each family member who has Accident coverage can also receive \$50 for getting a health screening test, such as:

- Blood tests
- Chest X-rays
- Stress tests
- Colonoscopies
- Mammograms

Why is this coverage so valuable?

- It can help you with out-of-pocket costs that your medical plan doesn't cover, like co-pays and deductibles.
- You're guaranteed base coverage, without answering health questions.
- The cost is conveniently deducted from your paycheck.
- You can keep your coverage if you change jobs or retire. You'll be billed directly.

Who can get coverage?

You	If you're actively at work*
Your spouse	Ages 17 to 64
Your children	Dependent children from birth until their 26th birthday, regardless of marital or student status.

How much does it cost?

Semi-monthly Premium	
You	\$8.07
You and your spouse	\$13.34
You and your child(ren)	\$14.52
You, your spouse and child(ren)	\$19.78

For illustrative purposes only. Actual cost may vary.

*Employees must be legally authorized to work in the United States and actively working at a U.S. location to receive coverage. Spouses and dependent children must reside in the United States to receive coverage.

Accident Insurance – Schedule of Benefits

Covered injuries		Benefit amount	Emergency and hospitalization benefits		Benefit amount	Accidental death and other covered losses		Benefit amount
Fractures			Ambulance (ground, once per accident)		\$400	Accidental death*		
Open Reduction (dependent on location of injury)		\$150 to \$7,500	Air ambulance		\$1500	Employee		\$50,000
Closed Reduction (dependent on location of injury)		\$75 to \$3,750	Emergency room treatment		\$150	Spouse		\$20,000
Chips		25% of closed amount	Emergency treatment in physician office/urgent care facility		\$75	Child		\$10,000
Dislocations			Hospital admission (admission or intensive care admission once per covered accident)		\$1,000	The accidental death benefit triples if the insured individual is injured as a fare-paying passenger on a common carrier: Employee-\$150,000; spouse-\$60,000; child-\$30,000		
Open Reduction (dependent on location of injury)		\$300 to \$6,000	Intensive care admission (same as above)		\$1,500	Initial accidental dismemberment — one benefit per accident, not payable with initial accidental loss		
Closed Reduction (dependent on location of injury)		\$150 to \$3,000	Hospital confinement (per day up to 365 days)		\$200	Loss of both hands or both feet; or		\$15,000
Burns			Intensive care confinement (per day up to 15 days)		\$400	Loss of one hand and one foot; or		\$15,000
At least 10 square inches, but less than 20 square inches		2nd degree – \$0 3rd degree – \$2,500	Medical imaging test (once per accident)		\$200	Loss of one hand or one foot;		\$7,500
At least 20 square inches, but less than 35 square inches		2nd degree – \$0 3rd degree – \$5,000	Outpatient surgery facility service (once per accident)		\$300	Loss of two or more fingers, toes or any combination; or		\$1,500
35 or more square inches of the body surface		2nd degree – \$1,000 3rd degree – \$10,000	Pain management (epidural, once per accident)		\$100	Loss of one finger or toe		\$750
Skin grafts for 2nd and 3rd degree burns		50% of burn benefit	Treatment and other services			Catastrophic accidental dismemberment† — once per lifetime, not payable with catastrophic loss		
Skin graft for any other accidental traumatic loss of skin			Surgery benefit			Loss of both hands or both feet; or loss of one hand and one foot		
At least 10 square inches, but less than 20 square inches		\$150	Open abdominal, thoracic		\$1,500	Employee (prior to age 65)		\$100,000
At least 20 square inches, but less than 35 square inches		\$250	Exploratory (without repair)		\$150	Spouse and child		\$50,000
35 or more square inches of the body surface		\$500	Hernia repair		\$150	Employee (ages 65–69)		\$50,000
Concussion		\$150	Physician follow-up visit (2 visits per accident)		\$75	Spouse and child		\$25,000
Coma		\$10,000	Chiropractic visit (up to 3 visits per calendar year)		\$25	Employee (70+ years old)		\$25,000
Ruptured disc		\$800	Therapy services (up to 10 per accident)			Spouse and child		\$12,500
Knee cartilage			Occupational therapy		\$25	Accidental loss — paralysis, sight, hearing and speech Initial accidental loss — one benefit per accident, not payable with initial dismemberment		
Torn with surgical repair		\$750	Speech therapy		\$25	Permanent paralysis; or		\$15,000
Exploratory surgery or cartilage shaved, only		\$150	Physical therapy		\$25	Loss of sight of both eyes; or		\$15,000
Laceration		\$25–\$600	Prosthetic device or artificial limb			Loss of sight of one eye; or		\$7,500
Tendon/ligament and rotator cuff			One		\$750	Loss of the hearing of one ear		\$7,500
Surgical repair of one		\$800	More than one		\$1,500	Catastrophic accidental loss† — once per lifetime, not payable with catastrophic dismemberment		
Surgical repair of two or more		\$1,200	Appliance (once per accident)		\$100	Permanent paralysis; or loss of hearing in both ears; or loss of the ability to speak; or loss of sight of both eyes		
Exploratory surgery without repair		\$150	Blood, plasma and platelets		\$400	Employee (prior to age 65)		\$100,000
Dental work, emergency			Travel due to accident Transportation of more than 50+ miles from residence; 3 trips per accident; max 1,200 miles per round trip		\$0.40 per mile	Spouse and child		\$50,000
Extraction		\$100	Lodging (per night up to 30 days per accident)		\$150	Employee (ages 65–69)		\$50,000
Crown		\$300	Rehabilitation unit confinement (per day up to 15 days; max 30 days per calendar year)		\$100	Spouse and child		\$25,000
Eye injury		\$300				Employee (70+ years old)		\$25,000
						Spouse and child		\$12,500

Accident coverage is a limited policy.

Underwritten by:

Unum Life Insurance Company of America, Portland, Maine

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Individual Short Term Disability Insurance

can replace a portion of your monthly income if you have a covered disability that keeps you from working.

How does it work?

If you become sick or injured and can't work, this insurance can replace part of your income while you recover. As long as you remain disabled, you can receive payments for up to 3 months depending on the plan you choose.†

You're generally considered disabled if you're unable to do important parts of your job — and your income suffers as a result.

Why is this coverage so valuable?

- **It's flexible:** You can use the money however you choose. It can help you pay for your rent or mortgage, groceries, out-of-pocket medical expenses and more.
- **It's affordable:** Your cost is based on your age when you buy the insurance and will not increase when you move into the next age band.*
- **It's convenient:** Your premiums are automatically deducted from your paycheck.



Consider your monthly expenses

-  **Food** \$ _____
-  **Transportation** _____
(gas, car payments, repairs)
-  **Child care/elder care** _____
-  **Mortgage/rent** _____
-  **Utilities** _____
(electric, water, cable, phone)
-  **Medical costs** _____
(co-pays, medications)
-  **Insurance** _____
(health, life, car, home)
- Total monthly expenses** \$ _____

What's covered?

This insurance covers a variety of conditions and injuries. Here are some common reasons people use Individual Short Term Disability Insurance:¹

- Normal pregnancy**
- Injuries
- Joint disorders
- Back disorders
- Digestive disorders

This insurance may not cover pre-existing conditions. See the disclosure section to learn exactly what is covered.

**Pregnancy is covered nine months after coverage becomes effective. Medical complications of pregnancy may be considered as any other covered illness subject to the pre-existing condition limitation. Monthly benefits are paid after the elimination period has been satisfied.

¹ Unum internal data, 2015. Note: Causes are listed in ranked order.

*Premiums can be changed only if they are changed on all policies of this kind in force in the state where the policy is issued.

Individual Short Term Disability Insurance

How much coverage can I get?

You	<p>You are eligible for coverage if you are an active employee* in the United States working a minimum of 20 hours per week.</p> <p>Choose a monthly benefit between \$400 and \$5,000 for covered disabilities due to injury or illness. Coverage of up to 60% of your gross monthly salary may be offered, or 40% in NJ. You may have to answer some additional health questions.</p> <p>See the Legal Disclosures in the back of this booklet for more information.</p>
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- ! You own this policy. That means you can keep the coverage if you retire or change jobs. As long as you pay your premiums on time, your coverage is guaranteed renewable until age 72.

Elimination period and benefit duration

Delaware Employees: You can choose from 7/7/3 or 14/14/3 plans.

New Jersey Employees: You can choose from 7/7/6 or 14/14/6 plans.

The first number is the elimination period for a covered off-the-job accident. The second number is the elimination period for an illness. And the third number is your benefit duration.

Elimination period is the number of days that must pass between your first day of a covered accident or illness and the day you can start receiving disability benefits.

Benefit duration is the number of months you could receive benefits while you are disabled.

Example benefit and semi-monthly rates for 14/14/3 plan

Monthly income range	Monthly Benefit	Age 17-49	Age 50-69
\$501-\$666	\$400	\$5.75	\$6.94
\$834-\$1,000	\$600	\$8.63	\$10.38
\$1,167-\$1,333	\$800	\$11.49	\$13.85
\$1,501-\$1,666	\$1,000	\$14.37	\$17.32
\$1,834-\$2,000	\$1,200	\$17.23	\$20.78
\$2,167-\$2,333	\$1,400	\$20.11	\$24.23
\$2,501-\$2,666	\$1,600	\$22.97	\$27.69
\$2,834-\$3,000	\$1,800	\$25.85	\$31.16
\$3,167-\$3,333	\$2,000	\$28.71	\$34.61
\$4,001-\$4,166	\$2,500	\$35.88	\$43.27
\$4,834-\$5,000	\$3,000	\$43.06	\$51.92

Costs are based on your age when coverage becomes effective.

In NJ the maximum benefit percentage is 40%.

† A three-month benefit period is not available in NJ.





Hospital Insurance

can pay benefits that help you with the costs of a covered hospital visit.

How does it work?

Hospital Insurance helps covered employees and their families cope with the financial impacts of a hospitalization. You can receive benefits when you're admitted to the hospital for a covered accident, illness, or childbirth. The money is paid directly to you – not to a hospital or care provider. The money can also help you pay the out-of-pocket expenses your medical plan may not cover, such as co-insurance, co-pays and deductibles.

What's included?

- \$1,000 for each covered hospital admission - once per year
- \$100 for each day of your covered hospital stay, up to 60 days - once per year
- \$200 for each day you spend in intensive care, up to 15 days - once per year

Why is this coverage so valuable?

- You get affordable rates when you buy this coverage at work.
- The cost is conveniently deducted from your paycheck.
- The benefits in this plan are compatible with a Health Savings Account (HSA).
- You may take the coverage with you if you leave the company or retire, without having to answer new health questions. You'll be billed directly.



This plan has a pre-existing condition limitation. See the disclosures for more information.

Hospital Insurance

Who can get coverage?

You	If you're actively at work
Your spouse	ages 17 to 64
Your children	Dependent children until their 26th birthday, regardless of marital or student status

Employees must be legally authorized to work in the United States and actively working at a U.S. location. Spouses and dependents must live in the U.S. to receive coverage.

How much does it cost?

Hospital Insurance semi-monthly rates				
Age	Employee	Employee and spouse	Employee and child	Employee spouse and child
17-49	\$7.14	\$14.35	\$10.76	\$17.96
50-59	\$9.39	\$19.39	\$13.00	\$23.01
60-64	\$13.18	\$27.30	\$16.80	\$30.91
65+	\$19.90	\$41.36	\$23.52	\$44.97

For illustrative purposes only. Actual cost may vary. Family coverage options assume employee and spouse are in the same age band. If employee and spouse are in different age bands, the final semi-monthly premium amounts will be different.

Coverage becomes effective on the first day of the month in which payroll deductions begin.



Notes

A series of horizontal dotted lines for writing notes.



Critical Illness

Waiting period

The benefit for this coverage is subject to a 30-day waiting period following the effective date of the insured's coverage. This does not apply to coma, occupational HIV and permanent paralysis or specific covered childhood diseases.

Pre-existing conditions

Benefits for a pre-existing condition (defined as a sickness or injury, or symptoms of a sickness or injury, whether diagnosed or not, for which you received medical treatment, consultation, care or services, including diagnostic measures, took prescribed drugs or medicine, or had been prescribed drugs or medicine to be taken in the 12 months just prior to your effective date) will not be paid during the first 12 months the policy is in force.

Reduction of benefits

Any coverage in force prior to the insured's 70th birthday will be reduced on the policy anniversary date following the insured's 70th birthday. The insured's face amount will be reduced to 50% of the face amount the insured had prior to the policy anniversary date. Any coverage in force after the policy anniversary date following the insured's 70th birthday will not be subject to a benefit reduction on subsequent policy anniversary dates.

Exclusions and limitations

Unum will not pay benefits for a claim that is caused by, contributed to by or occurs as a result of:

- Participating or attempting to participate in a felony or being engaged in an illegal occupation; or
- Committing or trying to commit suicide or injuring oneself intentionally, whether sane or not; or
- Participating in war or any act of war, whether declared or undeclared; or
- Committing acts of terrorism; or
- Being under the influence of or addicted to intoxicants or narcotics. This would not include physician-prescribed medication, taken in the prescribed dosage; or
- Having a date of diagnosis during the benefit waiting period.

Termination of employee coverage

If you choose to cancel your coverage under the policy, your coverage ends on the first of the month following the date you provide notification to your employer. Otherwise, your coverage under the policy ends on the earliest of the:

- Date this policy is canceled;
- Date you are no longer in an eligible group;
- Date your eligible group is no longer covered;
- Date of your death;
- Last day of the period for which you made any required contributions; or
- Last day you are in active employment. However, as long as premium is paid as required, coverage will continue if you elect to continue coverage under the portability provision or in accordance with the Layoff and Leave of Absence provisions of this policy.

Coverage on your dependent children ends on the earliest of the date your coverage under this policy ends or the date a dependent child no longer meets the definition of dependent children.

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

THIS INSURANCE PROVIDES LIMITED BENEFITS

This information is not intended to be a complete description of the insurance coverage available. The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable. For complete details of coverage and availability, please refer to Policy Form CI-1 or contact your Unum representative.

Whole Life Insurance

When you buy life insurance, you name the people who will receive the money from the policy when you die. These people are called beneficiaries. Unum will pay benefits to the beneficiaries in one lump sum; however, if a beneficiary is a minor (typically younger than 18, but this may vary by state) and no financial guardian has been appointed, the benefits will be paid to that minor through a Unum Retained Asset Account.

A Unum Retained Asset Account is a fund held in Unum's general account for the named minor beneficiary. The account accrues interest regardless of Unum's actual investment performance, and, while not FDIC insured, the account funds are fully guaranteed by Unum. For more information about the retained asset account, please contact Unum.

*The policy accumulates cash value based on a non-forfeiture interest rate of 4.5% and the 2017 CSO mortality table. The cash value is guaranteed and will be equal to the values shown in the policy. Cash value will be reduced by any outstanding loans against the policy. Eligible employees must be actively at work to apply for coverage. Employees are not considered actively at work if they are on a leave of absence.

Employees must be U.S. citizens, Canadian citizens working in the U.S., or have a Green Card to receive coverage.

Effective date of coverage

Your coverage will be effective on the first day of the month in which payroll deductions begin.

Exclusions

Life Insurance benefits will not be paid for deaths caused by suicide. If within two years from the policy effective date, the insured commits suicide, whether sane or insane, Unum will not pay the death benefit. The amount payable by us in place of all other benefits, shall be the sum of premiums paid, without interest, less the sum of any debt and the cost of any riders.

Termination of coverage

All coverage under this policy will terminate on the earliest of the following:

- Written request by you to terminate the policy;
- The insured dies;
- The policy matures; or
- The loan value exceeds the guaranteed cash value of this policy.

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Unum complies with state civil union and domestic partner laws when applicable.

Accident Insurance

Effective date of coverage

Coverage becomes effective on the first day of the month in which payroll deductions begin.

Exclusions and limitations

Unum will not pay benefits for a claim that is caused by, contributed to by or occurs as a result of:

- participating in war or act of war, whether declared or undeclared;
- committing acts of terrorism;
- riding in or driving any motor-driven vehicle in a race, stunt show or speed test;
- operating, learning to operate, serving as a crew member of or jumping, parachuting, or falling from any aircraft or hot air balloon, including those which are not motor-driven. This does not include flying as a fare paying passenger;
- engaging in hang-gliding, bungee jumping, sailgliding, parasailing, parakiting;
- participating or attempting to participate in a felony, being engaged in an illegal occupation or being incarcerated in a penal institution;
- committing or trying to commit suicide or injuring oneself intentionally, whether sane or not;
- practicing for or participating in any semi-professional or professional competitive athletic contests for which any type of compensation or remuneration is received;
- having any sickness or declining process caused by a sickness, including physical or mental infirmity including any treatment for allergic reactions. Unum also will not pay benefits to diagnose or treat the sickness. Sickness means any illness, infection, disease or any other abnormal physical condition which is not caused by an injury.

In addition to the exclusions listed above, Unum will also not pay the catastrophic accidental dismemberment or catastrophic accidental loss benefit for the following injuries that are caused by or are the result of:

- an insured's being intoxicated or under the influence of any narcotic unless administered on the advice of a physician; or
- injuries to a dependent child received during the birth.

Termination of employee coverage

If you choose to cancel your coverage under the policy, your coverage ends on the first of the month following the date you provide notification to your employer. Otherwise, your coverage under the policy ends on the earliest of the:

- date this policy is cancelled;
- date you are no longer in an eligible group;
- date your eligible group is no longer covered;
- date of your death;
- last day of the period for which you made any required contributions; or last day you are in active employment. However, as long as premium is paid as required, coverage will continue if you elect to continue coverage under the Portability provision or in accordance with the layoff and leave of absence provisions of this policy. Unum will provide coverage for a payable claim which occurs while you are covered under this policy.

THIS IS A LIMITED BENEFITS POLICY

This information is not intended to be a complete description of the insurance coverage available. The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable. For complete details of coverage and availability, please refer to Policy Form GA-1 et al. or contact your Unum representative.

Unum complies with state civil union and domestic partner laws when applicable.

Individual Short Term Disability

Definition of total disability

- During the first two years of disability you are unable to perform the duties of your occupation, are not engaged in any other occupation and are under a physician's care.
- After the second year of disability, if applicable, you are unable



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to perform the duties of any occupation which you are fitted by education, training or experience, and are not engaged in any other occupation and under a physician's care.

Coverage effective date

Coverage becomes effective on the first day of the month in which payroll deductions begin. You will receive the plan and coverage amount applied for on the application, unless it is determined to be unacceptable under the underwriting company rules, limits or standards. In such event, the plan and coverage amount may be modified or declined.

Pre-existing conditions

Benefits for a disability due to a pre-existing condition will not be paid if that disability begins within 12 months of your coverage effective date. A pre-existing condition is defined in the policy as a condition for which symptoms existed that would cause a person to seek treatment from a physician or for which they were treated or received medical advice from a physician, or took medicine, within 12 months before the coverage effective date.

Review your policy as this exclusion may not apply.

Waiver of premium

Premium may be waived after 90 days of total disability, or after the elimination period if longer than 90 days. Premiums may be waived for as long as the disability continues, as defined in the policy, but not beyond the maximum benefit period. For premiums to be waived, your total disability must be the result of a covered accident or a covered sickness.

Limitations & exclusions

Benefits will not be paid for losses caused by or occurring as the result of:

- War or act of war, whether declared or undeclared;
- Riding in or driving any motor-driven vehicle in a race, stunt show or speed test;
- Operating, learning to operate, serving as a crew member of or jumping or falling from any aircraft, including those which are not motor-driven. This does not include flying as a fare-paying passenger;
- Engaging in hang-gliding, bungee jumping, parachuting, sailgliding, parasailing or parakiting or any similar activities;
- Participating or attempting to participate in an illegal activity and/or being incarcerated in a penal institution;
- Committing or trying to commit suicide or injuring yourself intentionally, whether you are sane or not;
- Addiction to alcohol or drugs, except for drugs taken as prescribed by your physician;
- Having a pre-existing condition as described and limited in this policy (review your policy as this exclusion may not apply);
- Practicing for or participating in any semi-professional or professional competitive athletic contest for which you receive any type of compensation or remuneration;
- Having a psychiatric or psychological condition including but not limited to affective disorders, neuroses, anxiety, stress and adjustment reactions. However, Alzheimer's disease and other organic senile dementias are covered under this policy;
- Having a work-related injury, unless an on-job total disability benefit is shown on the policy schedule; Giving birth within the first nine months after the coverage effective date as the result of a normal pregnancy, including Cesarean. Complications of a pregnancy will be covered to the same extent as any other covered sickness. Review your policy as this exclusion may not apply.

Termination provisions

This policy will terminate on the earliest of the following:

- Written request by you to terminate this policy;
- Failure to pay the premiums for this policy, subject to the grace period allowed;
- The policy anniversary on or next following your 72nd birthday;
- Your death.

Eligible employees must be actively at work to apply for coverage. Being actively at work means on the day the employee applies for coverage, the individual must be working at one of his/her company's business locations, or the individual must be working at a location where he/she is required to represent the company. If applying for coverage on a day that is not a scheduled workday, the employee will be considered actively at work as of his/her last scheduled workday. Employees are not considered actively at work if they are on a leave of absence.

Employees must be U.S. or Canadian citizens, or have a green card, to receive coverage.

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Unum complies with state civil union and domestic partner laws when applicable.

Hospital Insurance

Hospital insurance filed policy name is Hospital Confinement Indemnity Group Insurance Policy

Exclusions and Limitations

Unum will not pay benefits for a claim that is caused by, contributed to by or occurs as a result of:

- Participating in war or act of war, whether declared or undeclared;
- Committing acts of terrorism;

- Treatment for alcoholism or drug addiction unless the insured individual is addicted to a narcotic taken on the advice of a physician;
- Treatment for dental care or dental procedures, unless treatment is the result of a covered accident;
- Elective procedures and/or cosmetic surgery or reconstructive surgery, unless it is as a result of trauma, infection or other diseases;
- Participating or attempting to participate in a felony or being engaged in an illegal occupation;
- Committing or trying to commit suicide or injuring oneself intentionally, whether sane or not;
- Hospital confinement caused by, contributed to by, or resulting from mental illness. However, dementia as a result of stroke, trauma, viral infection, Alzheimer's disease or other conditions not listed which are not usually treated by a mental health provider or other qualified provider using psychotherapy, psychotropic drugs, or other similar methods of treatment are covered under this policy;
- Any hospital confinement of a newborn following the birth unless the newborn is sick or injured.
- Any pregnancy of a dependent child, including services rendered to her child after birth. The definition of hospital does not include certain facilities. See your contract for details.

Pre-existing conditions

Benefits for a pre-existing condition (defined as a sickness or injury, or symptoms of a sickness or injury, whether diagnosed or not, for which you received medical treatment, medical advice, care or services, including diagnostic measures, took prescribed drugs or medicine, or had been prescribed drugs or medicine to be taken during the months prior to your effective date) will not be paid if the date of the covered loss occurs during the first months after your effective date.

Termination of employee coverage

If you choose to cancel your coverage under the policy, your coverage ends on the first of the month following the date you provide notification to your employer.

Otherwise, your coverage under the policy ends on the earliest of the:

- Date this policy is cancelled;
- Date you are no longer in an eligible group;
- Date your eligible group is no longer covered;
- Date of your death;
- Last day of the period for which you made any required contributions; or
- Last day you are in active employment. However, as long as premium is paid as required, coverage will continue if you elect to continue coverage under the Portability provision or in accordance with the layoff and leave of absence provisions of this policy.

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

THIS INSURANCE PROVIDES LIMITED BENEFITS.

This coverage is a supplement to health insurance. It is not a substitute for comprehensive health insurance and does not qualify as minimum essential health coverage.

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Unum complies with all state civil union and domestic partner laws when applicable.

Underwritten by:

Critical Illness, Accident and Hospital Insurance

Unum Life Insurance Company of America, Portland, Maine

Whole Life and Individual Short Term Disability

Provident Life & Accident Insurance Company, Chattanooga, TN

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