

Short & Long Term Disability Income Protection Highlights (continued)

Definition of Disability

You are disabled when UnumProvident determines that:

STD & LTD:

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

AND.....

- After LTD benefits have been paid for 24 months, you are disabled when UnumProvident determines that due to the same sickness or injury, you are unable to perform the duties of any gainful occupation for which you are reasonably fitted by education, training or experience;

Gainful Occupation

LTD ONLY

Gainful occupation means an occupation that is or can be expected to provide you with an income within 12 months of your return to work that exceeds:

- 80% of your indexed monthly earnings, if you are working
- 60% of your indexed monthly earnings, if you are not working

Waiver of Premium

LTD ONLY

You will not be required to pay LTD premiums as long as you are receiving LTD benefits.

Pre-existing Condition

Exclusion for STD & LTD

You have a pre-existing condition if:

- the disability begins in the first 12 months after your effective date of coverage; and
- you received medical treatment, consultation, care or services including diagnostic measures, or took prescribed drugs or medicines in the 12 months just prior to your effective date of coverage; or
- you had symptoms for which an ordinarily prudent person would have consulted a health care provider in the 12 months just prior to your effective date of coverage

Mental and Nervous and Self Reported Disabilities – LTD ONLY

Long Term Disabilities due to a sickness or injury which are primarily based on self-reported symptoms and disabilities due to mental illness have a limited payment period of 24 months per lifetime. Mental and nervous benefits would continue beyond 24 months only if you are institutionalized or hospitalized as a result of the disability.

How to Apply

To apply for coverage, complete and return your enrollment form using the enclosed envelope.

Effective Date of Coverage

Your effective date of coverage will be July 1, 2007.

Delayed Effective Date of Coverage

Insurance 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 some of the aspects of your insurance coverage from UnumProvident. 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.

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