



City of Carlsbad

STD/Life/AD&D

Plan Highlights

Class 2-All Employees not eligible in another group

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| SHORT TERM DISABILITY | <i>Unum Policy # 570408</i> |
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| Eligibility | All active employees not eligible in another group working in the United States working a minimum of 35 hours per week. |
| Benefit Amount | 66.67% of your weekly earnings, to a max of \$350 per week. |
| Definition of Disability | You are disabled when Unum determines that: <ul style="list-style-type: none">You are unable to perform any of the material and substantial duties of your regular occupation;* and you are not working in any occupation. You must be under the regular care of a physician in order to be considered disabled. |
| Elimination Period | 14 days Injury/14 days Sickness |
| Duration | 26 weeks |

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| LIFE/AD&D INSURANCE | <i>Unum Policy # 570408</i> |
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| Eligibility | All active employees not eligible in another group working in the United States working a minimum of 35 hours per week. |
| Benefit Amount | Flat \$50,000 |
| Waiver of Premium | If you become disabled (as defined by your plan) and are no longer able to work, your premium payments will be waived during this period of disability. |
| Spouse Benefit Amount | \$5,000 |
| Accelerated Death Benefit | 50% to \$750,000 |
| Survivor Support | Included |
| Portability | If you retire, reduce your hours or leave your Employer, you can take this coverage with you according to the terms of the contract |
| Life Planning Financial And Legal Resources | Included |

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