



Short & Long Term Disability Income Protection Insurance Highlights

MTA Benefits, Inc. - Policy # 570975

Please read carefully the following description of your *voluntary* Unum Short and Long Term Disability Income Protection insurance plan.

Eligibility

You are eligible for coverage under these plans if you are: (a) a member of the Massachusetts Teachers Association; and (b) employed by a Board of Education or school committee in the Commonwealth of Massachusetts; (c) which allows your premium to be remitted, post tax, on a salary reduction basis; (d) you are actively working full time, 18.5 hours or more per week.

You may choose the following Income Protection Plans: STD - 60% of your weekly covered salary and/or LTD – 60% of your monthly covered salary.

Should you decide not to enroll, you will be unable to join the plan(s) until the next annual enrollment period as defined by MTA Benefits.

This is a special open enrollment for all eligible members. All currently insured members and new enrollees may choose to purchase either of the income protection plans offered during this special enrollment. However, any increase to current coverage amounts are subject to a pre-existing condition provision.

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 **STD EP is 30 days**. STD benefits would begin after 30 days if your disability is the result of an injury or sickness that occurs while you are covered under the plan. **LTD benefits would begin after 180 days** if your disability is the result of an injury or sickness that occurs while you are covered under the plan.

NOTE: Under this plan, you can satisfy the elimination period, as long as you have a 20% or more loss in your pre-disability earnings and you are limited from performing the material and substantial duties of your regular occupation.

Benefit Amount

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

➤ **STD:** 60% of your basic weekly earnings, to a weekly maximum of \$1,150 per week.

➤ **LTD:** 60% of your basic monthly earnings to a maximum of \$5,000 per month.

Benefit Duration

STD: If you meet the definition of disability you may receive a benefit for 22 weeks (from benefit commencement date). Your employer will continue to deduct premiums up to 22 weeks, provided you continue to meet the definition of disability and you are receiving weekly benefits.

LTD: Your duration of benefits is based on your age when the disability occurs. Your LTD benefits are payable for the period during which you continue to meet the definition of disability up to age 65, but not less than 5 years. If your disability occurs at or after age 61, benefits would be paid for a reduced period of time.

Definition of Disability

You are disabled when Unum 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 Unum 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.

***Preexisting 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, 2010.

***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 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.

All worldwide emergency travel assistance must be arranged by Assist America, which pays for all services it provides. Medical expenses such as prescriptions or physician, lab or medical facility fees are paid by the employee or the employee's health insurance.

Work-life balance employee assistance program services are provided by Ceridian Corporation. Worldwide emergency travel assistance services are provided by Assist America, Inc. Services are available with selected Unum insurance offerings. Exclusions, limitations and prior notice requirements may apply, and service features, terms and eligibility criteria are subject to change. The services are not valid after termination of coverage and may be withdrawn at any time. Please contact your Unum representative for full details.

Underwritten by:

Unum Life Insurance Company of America 2211 Congress Street, Portland, Maine 04122, www.unum.com

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