



Valuable benefits for Columbus Bar Association members



Unum presents a benefits package with your employees in mind — offered through CBS Agency, Inc.

Three valuable group insurance products:

- Life and AD&D
- Long term disability
- Short term disability

Your employees work hard for your law firm, and you work hard to provide benefits plans that reward those efforts. That's why Unum is pleased to offer an opportunity to purchase a package of three valuable products created for Columbus Bar Association Members — group life insurance, long term disability insurance, and short term disability insurance.

This offering is designed for Columbus Bar Association members. We know you need to focus on your work, not benefits administration, so we provide the full support you'd expect from an industry leader.

To find out how to strengthen your company's benefit plan with these products, contact:

John Susie, CLU
Benefits Consultant
jdsusie@nubgroup.com
(614) 890-7373 ext. 129
(614) 425-8988 (cell)

How group life insurance works

Group life insurance provides financial protection in the event an insured individual dies. Packaged with accidental death and dismemberment (AD&D) insurance, the plan offers valuable features a few of which are highlighted below:

- **Accelerated benefit** — If an employee becomes terminally ill with less than 12 months to live, he or she has access to part or all of the life benefit, up to the plan's maximum.
- **Seat belt and airbag benefit** — Pays an additional benefit if the employee dies in a covered private passenger car accident while wearing a seat belt. An extra benefit is paid if the seat is protected by an airbag and the seat belt is properly fastened.
- **Education benefit** — If an employee or his or her insured spouse dies within 365 days of a covered accident, this benefit can help pay their unmarried children's college tuition.
- **Portability/conversion** — If employees retire, reduce their hours, or leave the company, they can continue the coverage. This means that in many instances, they'll be able to continue their coverage at group rates when the coverage would otherwise end. Portability is not available for those who have a medical condition which has a material affect on life expectancy. In that case, the covered individual may be able to convert the policy to an individual life insurance policy.

Group life and accidental death & dismemberment (AD&D)*

	Option 1**	Option 2**
Life and AD&D insurance volume	Flat \$50,000	1 times earnings up to \$200,000 (non-medical maximum \$100,000)
Age reduction	65% at age 70; 50% at age 75	
Cost of coverage paid by	Employer	
Accelerated benefit	If the insured person is diagnosed with a terminal illness and expects to live 12 months or less, he or she can request a part or all of his or her life insurance benefit from Unum, depending on contract.	
Life rate per \$1,000	0.14	0.18
AD&D rate per \$1,000	0.02	0.02

*Rates illustrated are for firms with 2 to 99 employees. For firms with 100 or more employees, please contact John Susie.

**All eligible full-time employees working 30 or more hours per week.

All standard limitations and exclusions apply. Refer to booklet/contract for details.

How short term disability insurance works

Short term disability insurance pays a percentage of an employee’s gross weekly salary if he or she becomes disabled due to a covered illness, injury or maternity leave. All coverage is offered on a guaranteed issue basis.

Eligible employees receive benefits as a result of disability after they have been unable to work for 7

or 14 days due to a covered illness or injury. If they meet the definition of disability, they would be eligible to receive a weekly benefit of 60% of their weekly pre-disability earnings to a maximum of \$1,000 per week. They may be eligible to receive a benefit for up to 11 or 24 weeks or 12 or 25 weeks (depending on the plan selected by the firm).

Short term disability*			
	Option 1**	Option 2**	Option 3**
	All eligible full-time employees working 30 or more hours per week	All eligible full-time employees working 30 or more hours per week	All eligible full-time employees working 30 or more hours per week (excluding Attorneys/Partners)
Weekly Benefit	60% up to \$1,000	60% up to \$1,000	60% up to \$500
Elimination Period (EP)	Injury EP – 7 days Sickness EP – 7 days	Injury EP – 14 days Sickness EP – 14 days	Injury EP – 14 days Sickness EP – 14 days
Maximum Benefit Duration	12 weeks or 25 weeks	11 weeks or 24 weeks	11 weeks or 24 weeks
Definition of Disability (non-occupational)	The insured individual is unable to perform the material and substantial duties of his or her occupation due to his or her sickness or injury and the insured individual has a 20% or more loss of earnings.		
Cost of coverage paid by	Employer		
Injury EP/Sickness EP/ Maximum Benefit Duration: Rate per \$10 weekly benefit	7/7/12: 0.42	14/14/11: 0.32	14/14/11: 0.37
Injury EP/Sickness EP/ Maximum Benefit Duration: Rate per \$10 weekly benefit	7/7/25: 0.61	14/14/24: 0.47	14/14/24: 0.54

*Rates illustrated are for firms with 2 to 99 employees. For firms with 100 or more employees, please contact John Susie.

**All eligible full-time employees working 30 or more hours per week.

All standard limitations and exclusions apply. Refer to booklet/contract for details.

How long term disability works

Long term disability insurance can pay an employee a percentage of his or her gross monthly earnings if he or she becomes totally disabled due to illness or injury and can’t work for an extended period. It can help pay bills and protect finances at a time when an employee has extra medical costs and isn’t receiving a paycheck.

Once an employee is disabled for 90 or 180 days (depending on the plan selected by the firm) the benefit can pay 60% of pre-disability monthly earnings to a maximum of \$6,000 per month. Long term disability benefits are payable for the period during which the employee continues to meet the definition of disability.

The plan includes a waiver of premium feature, meaning the employer will not be required to pay premiums as long as the claimant is receiving long term disability benefits.

Long term disability*		
	Option 1**	Option 2**
Monthly Benefit	60% up to \$6000	60% up to \$6000
Elimination Period (EP)	90 days	180 days
Accumulation Period	180 days	360 days
Definition of Disability Staff	The insured individual is unable to perform the material and substantial duties of his or her occupation due to his or her sickness or injury and the insured individual has a 20% or more loss of monthly indexed earnings. After 24 months of payments, the insured individual is disabled when Unum determines that due to the same sickness or injury he or she is unable to perform the duties of any gainful occupation for which he or she is reasonably fitted by education, training or experience.	
Definition of Disability Attorneys/Partners	The insured individual is unable to perform the material and substantial duties of his or her occupation due to his or her sickness or injury and the insured individual has a 20% or more loss of monthly indexed earnings.	
Maximum Benefit Duration	Normal Social Security Retirement Age	
Cost of coverage paid by	Employer	
Pre-existing Condition Exclusion	3/12	3/12
Mental Illness and Self-Reported Symptoms Limitations	24 months	24 months
Rate per \$100 of covered payroll	0.49 – to add Specialty definition of disability to Attorneys/Partners, 0.54	0.32 – to add Specialty definition of disability to Attorneys/Partners, 0.35

*Rates illustrated are for firms with 2 to 99 employees. For firms with 100 or more employees, please contact John Susie.

**All eligible full-time employees working 30 or more hours per week.

All standard limitations and exclusions apply. Refer to booklet/contract for details.

Additional advantages

Included with these insurance products are beneficial services and features that increase the value of your coverage:

Life/AD&D:

- **Survivor financial counseling** — Financial advice and planning support from impartial counselors is available for beneficiaries and for covered partners and their spouses who are terminally ill.
- **Unum's Security Account** — Benefits of \$10,000 or more are paid through Unum's Security Account. This interest-bearing account gives the employee's beneficiary access to his or her life insurance proceeds via bank draft. He or she may write drafts from a minimum of \$250 up to the full amount or leave money in the account as long as desired.

Long term disability:

- **Work-life balance (EAP)** — Included in this offer is Unum's work-life balance employee assistance program, a comprehensive resource providing access to professional assistance for a wide range of personal and work-related issues. The service is available to employees and their family members 24 hours a day, 365 days a year, and provides

resources to help find solutions to everyday issues such as financing a car or selecting child care, as well as more serious problems such as drug or alcohol addiction or divorce.

Services include toll-free phone access to master's level consultants, up to three face-to-face sessions to help with more serious issues, and online resources. Participation is strictly confidential.¹

In addition to English, there is a dedicated Hispanic service center, online resources in Spanish, and multi-lingual capabilities in 140 languages.

- **Accumulation Period** — With this option, the accumulation period for the elimination period is equal to two times the Elimination Period. This means insured employees will have 180 or 360 days (depending on the plan the firm selects) to satisfy the EP without starting over.
- **Rehabilitation and return-to-work assistance** — If the covered individual is deemed eligible and is participating in the program, Unum will pay an additional benefit of 10% of his or her gross disability payment to a maximum of \$1,000 per month.
- **Survivor benefit** — Unum will pay an employee's eligible survivor a lump sum benefit equal to three months of his or her gross disability payment. It will be paid if, on the date of his or her death, the disability had continued for 180 or more consecutive days, and the employee was receiving or was entitled to receive payments under the plan.

Why choose Unum?

At Unum, we believe it is important to develop close, consultative relationships with employers. Through this partnership, we can help you strengthen both your benefits package and your relationship with your employees. When you choose Unum you choose more than a leading provider of employee benefits. You gain a proactive partner with the forward-thinking innovation necessary to navigate today's changing benefits landscape.

Unum provides these valuable benefits at affordable rates, with plan designs to meet the needs of legal professionals like you. Don't miss this opportunity to provide your company with a full complement of benefits customized just for them.

For more information, contact:

John Susie, CLU

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(614) 890-7373 ext. 129

(614) 428-8988 (cell)

Or contact your local
Unum representative:

Jordan Mericle

Senior Sales Consultant

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(614) 807-2559

Premium will vary based on plan designed selected.

1 Consultants must abide by federal regulations regarding duty to warn of harm to self and others. In these instances, the consultant may be mandated to report a situation to the appropriate authority.

2 A spouse traveling on business for his or her employer is not covered by the program.

Rates may change on a class basis.

The Work-life Balance Employee Assistance Program, provided by HealthAdvocate, is available with select Unum insurance offerings. Terms and availability of service are subject to change. Service provider does not provide legal advice; please consult your attorney for guidance. Services are not valid after coverage terminates. Please contact your Unum representative for details.

Worldwide emergency travel assistance services are provided by Assist America, Inc. These 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. Assist America pays for all assistance 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.

For broker and employer use only, and only for use in Ohio.

- **Worldwide emergency travel assistance (available with long term disability plans)**
 - Whether your partners are traveling on business or for personal reasons, Unum's worldwide emergency travel assistance is there to help when an unexpected emergency occurs. With one phone call any time of the day or night, your partners, their spouses² and their dependent children can get immediate assistance anywhere in the world or in the U.S. when traveling 100 or more miles from home.

This information is not intended to be a complete description of the insurance coverage available. The policies or their provisions may vary or be unavailable in some states. The policies have exclusions and limitations which may affect any benefits payable. For complete details of coverage and availability, please refer to Policy Forms C.FP-1, et al.

Underwritten by: Unum Life Insurance Company of America, 2211 Congress Street, Portland, ME 04122 unum.com

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Group term life and AD&D

Group life exclusions and limitations

The insured person's plan does not cover any losses where death is caused by, contributed to by, or results from:

- suicide occurring within 24 months after the insured person's or his or her dependent's initial effective date of insurance; and
- suicide occurring within 24 months after the date any increases or additional insurance becomes effective for the insured person or his or her dependent.

The suicide exclusion will apply to any amounts of insurance for which the insured person pays all or part of the premium. The suicide exclusion also will apply to any amount that is subject to evidence of insurability requirements and Unum approves the evidence of insurability form and the amount the insured person or his/her dependent applied for at that time.

Group AD&D exclusions and limitations

The plan does not cover any accidental losses caused by, contributed to by, or resulting from:

- suicide, self destruction while sane, intentionally self-inflicted injury while sane, or self-inflicted injury while sane, or self-inflicted injury while insane;
- active participation in a riot;
- an attempt to commit or commission of a crime;
- operating any motorized vehicle while intoxicated;
- the voluntary use of any prescription or non-prescription drug, poison, fume or other chemical substance unless used according to the prescription or direction of the insured person's or his/her dependent's physician. This exclusion will not apply to the insured person or insured person's dependent if the chemical substance is ethanol;
- disease of the body or diagnostic, medical or surgical treatment, or mental disorder as set forth in the latest edition of the Diagnostic and Statistical Manual of Mental Disorders;
- war, declared or undeclared, or any act of war.

Coverage under the Summary of Benefits or a plan ends on the earliest of:

- the date the Summary of Benefits or a plan is cancelled;
- the date the insured person no longer is in an eligible group;
- the date the insured person's eligible group is no longer covered;
- the last day of the period for which the insured person made any required contributions; or
- the last day the insured person is in active employment unless continued due to a covered layoff or leave of absence or due to an injury or sickness, as described in his/her certificate of coverage.

Unum will provide coverage for a payable claim, which occurs while the insured person is covered under the Summary of Benefits or plan.

Coverage amounts for life and AD&D insurance for insured individuals will reduce to 65% of the original amount when he or she reaches age 70, and will reduce to 50% when he or she reaches age 75. Coverage may not be increased after a reduction.

Short term disability exclusions and limitations

Benefits would not be paid for a loss resulting from:

- war, declared or undeclared, or any act of war;
- act of participation in a riot;
- intentionally self-inflicted injuries;
- loss of professional license, occupational license for certification;
- commission of a crime for which the insured has been convicted;
- any period of disability during which the insured is incarcerated;
- an occupational injury or sickness (this will not apply to a partner or sole proprietor who cannot be covered by law under Workers' Compensation or any similar law).

Long term disability exclusions and limitations

The insured has a pre-existing condition if:

- he/she received medical treatment, consultation, care or services including diagnostic measures, or took prescribed drugs or medicines in the three months just prior to the effective date of coverage; and
- the disability begins in the first twelve months after the effective date of coverage.

Benefits would not be paid for disabilities caused by, contributed to by, or resulting from:

- war, declared or undeclared, or any act of war;
- act of participation in a riot;
- intentionally self-inflicted injuries;
- loss of license, occupational license for certification;
- commission of a crime for which the insured has been convicted;
- pre-existing conditions (see definition above).

Unum will not pay a benefit for any period of disability during which the insured is incarcerated.

The coverage under the short term disability policy and the long term disability policy ends on the earliest of the following:

- the date the policy or plan is cancelled;
- the date the insured is no longer in an eligible group;
- the date the insured's eligible group is no longer covered;
- the last day the insured is in active employment except as provided under the covered layoff or leave of absence provision.