



Roman Catholic Diocese of Dallas

Voluntary Long Term Disability/Short Term Disability/Life/AD&D/ Voluntary Life/AD&D

Benefit Overview

Short Term Disability		Unum – Policy # 134275
Eligibility		Full-time employees working 30+ hours per week
Benefit Amount		60% of weekly earnings to maximum of \$1,000/wk
Elimination Period		14 days for Injury; 14 days for Sickness
Duration		11 weeks
Rehab and Return to Work Assistance Program		Included
Premium		Paid by the Employer
Long Term Disability		Unum – Policy # 134274
Eligibility		Full-time employees working 30+ hours per week
Benefit Amount		60% of monthly earnings to a maximum of \$3,000/mo.
Elimination Period		90 days
Duration		ADEA I
Pre Existing Condition		12/12/24 Exclusion
Work Incentive Benefit		Included
EAP		Included
Travel Assistance		Included
Premium		Paid by the Employee
Life & AD&D		Unum
Eligibility		Full Time Employee working 30+ hours per week.
Life/AD&D Benefit Amount		1x annual Salary to a maximum of \$50,000, minimum \$20,000
Guaranteed Issue		\$50,000
Portability		Included (Active Employees)
Survivor Support		Included
Accelerated Death Benefit		75% to a maximum of \$500,000 (24 month period)
Employee Premium		Paid by the Employer
Voluntary Life/AD&D		Unum
Eligibility		Full time employee working 30+ hours per week.
Benefit Amount		<u>Employee</u> – Up to 5 times your annual earnings in increments of \$10,000. <i>Not to exceed \$500,000.</i> <u>Spouse</u> - Up to 100% of employee amount in increments of \$5,000. <i>Not to exceed \$500,000.</i> <u>Child(ren)</u> - Up to 100% of employee coverage amount in increments of \$2,000. <i>Not to exceed \$10,000</i>
Guarantee Issue		<u>Employee</u> - \$200,000 <u>Spouse</u> - \$30,000
Premium		See attached rate grid for cost
Portability		Included
Accelerated Death Benefit		100% - \$250,000
Survivor Support		Included
Waiver of Premium		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.