



# Mississippi State University Long Term Disability (LTD) Insurance Plan Highlights 574505

Who is eligible?	You are eligible for LTD coverage if you are an active employee in the United States working a minimum of 20 hours per week.
What is my monthly benefit amount?	You can choose a plan to receive a benefit of 60% (Integrated) or 25% (Non-Integrated) of your monthly earnings, to a maximum of \$10,000.
How long do I have to wait to receive benefits?	<p>The elimination period is the length of time you must be continuously disabled before you can receive benefits.</p> <p>You have the option to have a 90 day or 180 eliminations period. You could begin receiving LTD benefits if, after your elimination period, you are still disabled (as described in the definition of disability).</p> <p>No loss of income is required during the elimination period.</p>
How long will my benefits last?	You can receive LTD benefits as long as you continue to meet the definition of disability. Benefit payments will continue based on your age when your disability occurs. If your disability occurs before age 60, you may receive benefits to age 65, but not less than 5 years. If your disability occurs at or after age 60, benefits would be paid according to a benefit duration schedule.
When is my coverage effective?	See your plan administrator for your effective date of coverage. If you become eligible after this date, please see your Plan Administrator for your effective date.
What if I am out of work when the coverage goes into effect?	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.
What is my actual benefit amount?	Your total monthly benefit (including all benefits provided under this plan) will not exceed 100% of your monthly earnings, unless the excess amount is payable as a Cost of Living Adjustment. However, if you are participating in Unum's Rehabilitation and Return to Work Assistance program, your total monthly benefit (including all benefits provided under this plan) will not exceed 110% of your monthly earnings (unless the excess amount is payable as a Cost of Living Adjustment).
Can my benefit be reduced?	<b>If you choose an integrated option, your disability benefit may be reduced by deductible sources of income and any earnings you have while disabled.</b> Deductible sources of income may include such items as disability income or other amounts you receive or are entitled to receive under: workers' compensation or similar occupational benefit laws; state compulsory benefit laws; automobile liability and no fault insurance; legal judgments and settlements; certain retirement plans; salary continuation or sick leave plans; other group or association disability programs or insurance; and amounts you or your family receive or are entitled to receive from Social Security or similar governmental programs.



<p>When would I be considered disabled?</p>	<p>You are disabled when Unum determines that:</p> <ul style="list-style-type: none"> <li>• you are limited from performing the material and substantial duties of your regular occupation* due to sickness or injury; and</li> <li>• you have a 20% or more loss of indexed monthly earnings due to the same sickness or injury.</li> </ul> <p>After 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.</p> <p>You must be under the regular care of a physician.</p> <p>*Unless the policy specifies otherwise, as part of the disability claims evaluation process, Unum will evaluate your occupation based on how it is normally performed in the national economy, not how work is performed for a specific employer, at a specific location, or in a specific region.</p>
<p>What does "gainful occupation" mean?</p>	<p>Gainful occupation means an occupation that is expected to provide, within 12 months of your return to work, an income that exceeds: 80% of your indexed monthly earnings, if you are working; or 60% of your indexed monthly earnings, if you are not working.</p>
<p>Can I receive rehabilitation and return-to-work services?</p>	<p>If you are deemed eligible and are participating in the program, Unum will pay an additional benefit of 10% of your gross disability payment to a maximum of \$1,000 per month.</p>
<p>What other services are available?</p>	<p>If you are disabled, participating in the rehabilitation and return-to-work assistance program, and have dependent care expenses, you may also receive the dependent care expense benefit — \$350 per dependent per month, to a monthly maximum of \$1,000 for all eligible dependents combined.</p>
<p>Does this plan include help with work-life balance?</p>	<p>Yes. Our work-life balance employee assistance program (EAP) provides professional advice for a wide range of personal and work-related issues. The service is available to you and your family members 24 hours a day, 365 days a year. It provides resources to help you find solutions to everyday issues — such as financing a car or selecting child care — as well as more serious problems, such as alcohol or drug addiction, divorce or relationship problems. There is no additional charge for using the program, and you do not have to have filed a disability claim or be receiving benefits to use the program.</p>
<p>What happens if I die while receiving disability benefits?</p>	<p>Your eligible survivor will receive a lump-sum benefit equal to three months of your gross disability payment if, on the date of your death, you had been disabled for 180 or more consecutive days, and you were receiving or were entitled to receive payments under the plan.</p> <p>You may request this benefit early if you have been diagnosed with a terminal illness resulting in a life expectancy of less than 12 months, and you are receiving monthly payments. If you choose to receive this benefit, no survivor benefit will be payable to your eligible survivor upon your death.</p>
<p>Are my benefits taxed?</p>	<p>It depends on how your premium was taxed during the plan year in which you become disabled. If you paid the premium for the plan year with <b>post-tax dollars</b>, your benefits <b>will not</b> be taxed. However, if you paid the premium for the plan year with <b>pre-tax</b> dollars, your benefits <b>will</b> be taxed. If you paid the premium for the plan year with a combination of pre- and post-tax dollars, then a portion of your benefits will be taxed.</p>

Does my plan cover mental and nervous conditions?	Yes. Depending on your plan, the lifetime cumulative maximum benefit period for all disabilities due to mental illness and disabilities based primarily on self-reported symptoms is 24 months. Only 24 months of benefits will be paid for any combination of such disabilities — even if the disabilities are not continuous and/or are not related. Payments may only continue beyond 24 months if you are confined to a hospital or institution as a result of the disability.
What is not covered?	Benefits would not be paid for disabilities caused by, contributed to by, or resulting from: <ul style="list-style-type: none"> <li>• Intentionally self-inflicted injuries;</li> <li>• Active participation in a riot;</li> <li>• War, declared or undeclared or any act of war;</li> <li>• Commission of a crime for which you have been convicted;</li> <li>• Loss of professional license, occupational license or certification;</li> <li>• Pre-existing conditions (see definition)</li> </ul> Unum will not pay a benefit for any period of disability during which you are incarcerated.
What is considered a pre-existing condition?	You have a pre-existing condition if: <ul style="list-style-type: none"> <li>• you received medical treatment, consultation, care or services including diagnostic measures, or took prescribed drugs or medicines in the 6 months just prior to your effective date of coverage; and</li> <li>• The disability begins in the first 12 months after your effective date of coverage.</li> </ul>
When does my coverage end?	Your coverage under the policy ends on the earliest of the following: <ul style="list-style-type: none"> <li>• The date the policy or plan is cancelled;</li> <li>• The date you no longer are in an eligible group;</li> <li>• The date your eligible group is no longer covered;</li> <li>• The last day of the period for which you made any required contributions;</li> <li>• The last day you are in active employment except as provided under the covered layoff or leave of absence provision.</li> </ul> Please see your Plan Administrator for further information on these provisions. Unum will provide coverage for a payable claim which occurs while you are covered under the policy or plan.

## Rates and Cost Information

### LTD Rates Effective January 1, 2014

Age Band	60% Integrated 90 Day Elimination Period	25% Non Integrated 90 Day Elimination period	60% Integrated 180 Day Elimination Period	25% Non Integrated 180 Day Elimination period
<25	0.24	0.2	0.21	0.16
25-29	0.26	0.21	0.22	0.17
30-34	0.3	0.24	0.25	0.19
35-39	0.39	0.31	0.33	0.25
40-44	0.56	0.43	0.45	0.34
45-49	0.79	0.61	0.63	0.49
50-54	1.09	0.82	0.9	0.66
55-59	1.47	1.12	1.16	0.9
60-64	1.58	1.21	1.23	0.98
65-69	1.77	1.35	1.38	1.09
70-74	2.86	2.21	1.98	1.78
75+	2.86	2.21	1.98	1.78

### Rate Calculation Worksheet

To calculate the per-paycheck cost for this coverage, complete the calculations below.

**Note:** If your annual salary exceeds \$200,000, use \$200,000 as your annual salary in the calculation.

_____	÷	100	=	_____	X	_____	=	_____	÷	_____	=	_____
Annual Salary				Your Rate		Annual Cost		# Paychecks per Year		Cost per Paycheck*		

\* Final cost may vary slightly due to rounding.

The work-life balance employee assistance program is provided by Ceridian Corporation and is 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 service is 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, Portland, Maine

The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable. See the actual policy or your Unum representative for specific provisions and details of availability.

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