



# West Texas Employee Benefits Cooperative Voluntary Disability Insurance Plan Highlights

Who is eligible?	You are eligible for disability 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 elect to purchase a benefit of 30%, 40%, 50%, 60% or 70% of your monthly earnings.	
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>Elimination Period Options:            Option 1: 7 days/7 days first day hospital            Option 2: 14 days/14 days first day hospital            Option 2: 30 days/30 days first day hospital            Option 3: 60 days/60 days            Option 4: 90 days/90 days</p> <p>During your elimination period, you will be considered disabled if you are unable to perform the material and substantial duties of your regular occupation due to your sickness or injury, you are under the regular care of a physician and you have a 20% or more loss in your indexed monthly earnings due to the same sickness or injury.</p> <p>If, because of your disability, you are hospital confined as an inpatient, benefits begin on the first day of inpatient confinement. Inpatient means that you are confined to a hospital room due to your sickness or injury for 23 or more consecutive hours. Your admission and discharge dates and time must be 23 or more consecutive hours apart. (Applies to Elimination Periods of 30 days or less.)</p>	
How long will my benefits last?	<p><u>Age at Disability</u>            Less than age 62</p> <p>Age 62            Age 63            Age 64            Age 65            Age 66            Age 67            Age 68            Age 69 or older</p> <p><u>Year of Birth</u>            On or before 1937            1938            1939            1940            1941            1942            1943 – 1954            1955            1956            1957            1958            1959            1960 and after</p>	<p><u>Maximum Period of Payment</u>            To Social Security Normal Retirement Age*            (see table below)</p> <p>60 months            48 months            42 months            36 months            30 months            24 months            18 months            12 months</p> <p><u>*Social Security Normal Retirement Age (SSNRA)</u>            65 years            65 years, 2 months            65 years, 4 months            65 years, 6 months            65 years, 8 months            65 years, 10 months            66 years            66 years, 2 months            66 years, 4 months            66 years, 6 months            66 years, 8 months            66 years, 10 months            67 years</p>



When is my coverage effective?	Your effective date of coverage is 9/1/2021. 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 maximum monthly 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.
What else is included with this policy?	<p>Worldwide emergency travel assistance is included with this long term disability plan. Emergency travel assistance is available to you, your spouse* and your dependent children when you travel to any foreign country, including Canada or Mexico. It is also available anywhere in the United States when you travel just 100 or more miles from home.</p> <p>* A spouse traveling on business for his or her employer is not covered by the program.</p>
Does this plan include help with work-life balance?	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.
What is not covered?	<p>Benefits would not be paid for disabilities caused by, contributed to by, or resulting from:</p> <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 pre-existing condition section); or</li> <li>• Any occupational injury or sickness for Short Term Disability coverage.</li> </ul> <p>The loss of a professional or occupational license does not, in itself, constitute disability.</p> <p>Unum will not pay a benefit for any period of disability during which you are incarcerated.</p> <p>Please refer to policy for a complete listing of policy exclusions.</p>

<p>What is considered a pre-existing condition?</p>	<p>You have a pre-existing condition if:</p> <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 3 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> <p>Benefits under this provision are payable for no more than 90 days of benefit from the date of disability. After 90 days, benefits are subject to a 3/12 pre-existing condition exclusion. In no event will benefits be paid beyond the applicable benefit duration. This applies to the 9/1/2021 enrollment only and new hires. 4 week pre-ex benefit included in years 2 and beyond. Please refer to policy for a detailed description of this provision.</p>
<p>When does my coverage end?</p>	<p>Your coverage under the policy ends on the earliest of the following:</p> <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> <p>Please see your plan administrator for further information on these provisions.</p> <p>Unum will provide coverage for a payable claim which occurs while you are covered under the policy or plan.</p>
<p>How can I apply for coverage?</p>	<p>To apply for coverage, complete your enrollment online by the enrollment deadline.</p> <p>If you were hired after 9/1/2021, check with your plan administrator for your eligibility date, and complete your enrollment online within 31 days of that date.</p>

You are considered in active employment, if on the day you apply for coverage, you are being paid regularly by your employer for the required minimum hours each week and you are performing the material and substantial duties of your regular occupation.

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, provided by Assist America, Inc., are available with select Unum insurance offerings. Terms and availability of service are subject to change and prior notification requirements. Services are not valid after coverage terminates. Please contact your Unum representative for details.

This information is not intended to be a complete description of the insurance coverage available. 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. For complete details of coverage and availability, please refer to Policy Form C.FP-1 et al or contact your Unum representative.

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