

# Ivy Tech

## Unum Individual Short Term Disability Insurance

### Commonly Asked Questions & Answers

#### 1. What is Short Term Disability (STD) Income Insurance?

STD is a policy that can pay you a percentage of your gross monthly salary if you become disabled due to a covered illness or non-work related injury.

#### 2. How much income would it pay me?

You can select a monthly benefit amount from \$400 up to \$5,000 but the amount you select cannot exceed 60% of your gross monthly salary.

#### 3. Are there restrictions to using the income I receive from STD?

There are no restrictions to using the benefit you receive from STD. The income can be used to pay any bills or expenses that you have.

#### 4. Do I have to submit copies of bills when I file a claim?

You can use the money that is paid to you for any purpose you choose so it is not necessary to submit copies of bills.

#### 5. When should I initiate a claim? How do I submit a claim?

**Claims should be initiated within 90 days after the covered loss begins or as soon as it is reasonably possible. Contact Unum Customer Service at 1.800.635.5597 between 8 am and 8 pm Eastern Time (Monday – Friday) to obtain a claim form. Send the claim form along with Written Proof of Loss to Unum as directed.**

#### 6. How soon will the income start after I have a claim?

You choose the number of days that must pass between your first day of a covered disability and the day you begin to accrue your disability benefits. This period of time is called the Elimination Period. Your choices will be either

- zero days for an accident and 14 days for an illness, or
- 14 days for an accident and 14 days for an illness.

#### 7. How long will the benefit be paid to me?

The income will be paid for as long as your disability extends beyond the elimination period but not longer than the Benefit Period. The Benefit Period maximum is 3 months.

#### 8. Can I receive the benefit through direct deposit or check?

Yes.

#### 9. Are there any types of disabilities that are not covered?

A Unum Disability Income product brochure will list those disabilities that are not covered. Types of disabilities that are not covered include, but are not limited to, acts of war, commission of a felony, disabilities caused by an injury at work, injuries from a hazardous sport or avocation and others. Please reference your policy for additional information.

#### **10. What if I have had an illness or injury in the past?**

If you have a pre-existing condition within a 12 month period before your coverage effective date, benefits will not be paid for a disability period for that pre-existing condition that begin during the first 12 months that the policy is in force.

A pre-existing condition is a condition for which symptoms existed (within 12 months before your coverage effective date) that would cause a person to seek treatment from a physician or for which a person was treated or received medical advice from a physician, or took prescribed medicine. The determination on whether your condition qualifies as pre-existing will be based on the date of disability and not the date you notify Unum.

#### **11. Is a benefit payable for pregnancy?**

Nine months after coverage becomes effective, pregnancy is considered the same as any other covered illness. The available monthly benefits will be paid upon fulfillment of the elimination period. Benefits will not be paid if the insured individual gives birth within nine months after the coverage becomes effective. However, medical complications of pregnancy may be considered as any other covered sickness, subject to the pre-existing condition limitation.

#### **12. How do I pay the premiums?**

Premiums are paid through payroll deductions. If you are on an approved leave of absence and go out of pay status, the College will bill you for premiums.

#### **13. When would my coverage start?**

Coverage is effective July 1 of each year.

#### **14. What happens to my policy if I leave Ivy Tech?**

You own the policy so you can keep it even if you leave Ivy Tech or retire. Unum will then bill you directly for the same premium amount.

#### **15. How long can I keep my policy?**

Your policy is guaranteed renewable until age 72 as long as you pay the premiums on time.

#### **16. How do I get more information?**

You may meet with a benefit counselor during our Voluntary Benefit Open Enrollment Period. Benefit enrollment representatives from EOI Service Company visit our campuses once each year and can answer all of your questions and, if you want to purchase coverage, help you apply.

This 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.

Underwritten by: Provident Life and Accident Insurance Company, Chattanooga, Tennessee

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