



City of Carlsbad
STD/Life/AD&D
Plan Highlights
Class 1-All Appointed Officials

SHORT TERM DISABILITY	<i>Unum Policy # 570408</i>
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Eligibility	All active Appointed Officials working in the United States working a minimum of 35 hours per week.
Benefit Amount	66.67% of your weekly earnings, to a max of \$350 per week.
Definition of Disability	You are disabled when Unum determines that: <ul style="list-style-type: none">• You are unable to perform any of the material and substantial duties of your regular occupation;* and you are not working in any occupation. You must be under the regular care of a physician in order to be considered disabled.
Elimination Period	14 days Injury/14 days Sickness
Duration	26 weeks

LIFE/AD&D INSURANCE	<i>Unum Policy # 570408</i>
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Eligibility	All active Appointed Officials working in the United States working a minimum of 35 hours per week.
Benefit Amount	1x annual earnings to a maximum benefit amount of \$200,000
Waiver of Premium	If you become disabled (as defined by your plan) and are no longer able to work, your premium payments will be waived during this period of disability.
Spouse Benefit Amount	\$5,000
Accelerated Death Benefit	50% to \$750,000
Survivor Support	Included
Portability	If you retire, reduce your hours or leave your Employer, you can you can take this coverage with you according to the terms of the contract
Life Planning Financial And Legal Resources	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.