Gardner-Webb University

Long Term Disability Income Protection

Your Long Term Disability benefits have been provided by Unum Life Insurance Company. Unum was founded in 1848 and is the largest provider of group disability in the United States.

Eligibility: All full-time employees working 30 or more hours per week

Contributions: Employee pays 100% for the cost of coverage

Benefit Percentage: 60% of monthly salary

Benefit Maximum: $6,000

Elimination Period: 90 Days

Duration: To Age 65 with a reduced duration after age 65.

Definition of Disability: 2 Year Residual

Work Incentive Benefit: Unum will allow a disabled employee to be paid their full Unum benefit and any part time earnings for one year of a disability as long as the total does not exceed 100% of his or her pre-disability income. Thus, in the first year an employee may receive up to 100% of prior income. After one year Unum will pay a partial benefit, based on the amount of earnings lost.

Three Month Survivor Benefit: Unum will pay 3 times your gross monthly disability payment to your survivors if, when you die, you were receiving or were entitled to receive Unum disability payments and your disability had continued for 180 or more consecutive days.

Rehab/Return to Work Assistance Program: A voluntary vocational assistance program that provides an additional payment to insureds while they participate in the program. The insured will be eligible for the benefit payment of: 10% of the gross disability benefit payment up to $1,000/month. Also provides 3 additional months of disability benefits if disability ends but claimant is unable to find gainful employment.

Dependent Care Benefit: Pays an additional $350 per dependent per month, to an overall family maximum of $1,000, to disabled employees who are receiving LTD payments while participating in the Rehab/Return to Work Assistance program.

Employee Assistance Program: A program that provides a variety of information and support services to employees and employers. Work-Life Balance Employee Assistance Program not only provides support around disabilities, but can also provide employees and employers with services and information that can help with challenging life events.

Worldwide Emergency Travel Assistance Services: Delivers global travel assistance including medical and legal emergency support for employees and their families who travel for business or pleasure more than 100 miles from home.

Note: This is not a legal document. In case of any discrepancy or question, the policy contract will be the final authority.