

IIANC, Inc.

Long Term Disability Benefit Summary

<i>Eligibility:</i>	All full time active employees working 30+ hours per week.
<i>Benefit Percentage:</i>	60%
<i>Benefit Maximum:</i>	\$6,000
<i>Elimination Period:</i>	90 Days
<i>Duration:</i>	To age 67 (ADEA I)
<i>Definition of Disability:</i>	Two Year Own Occupation with Zero Day Residual
<i>Two Year Mental & Nervous Limit:</i>	Yes
<i>Two Year Self Reported Limitation:</i>	Yes
<i>Partial Disability:</i>	UNUM will allow an employee to work in a part-time capacity (i.e. as long as there is at least a 20% earnings loss) and still receive LTD benefits. Your LTD benefit would be offset by your part-time earnings.
<i>Work Incentive Benefit:</i>	UNUM allows a disabled employee 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 your pre-disability income. Thus, in the first year you can receive up to 100% of your prior income. After one year UNUM will offset with part time earnings, as does your current contract.
<i>Three Month Survivor Benefit:</i>	UNUM pays 3X your gross monthly benefit to your survivors if you die within six months of your disability.

