



## FOCUS COUNSELING

Situs state: Wisconsin

Presented by: Rogers Benefit Group Inc

Expires: December 21, 2020

## Better benefits ahead

At Unum, we combine our expertise and dedication to employee wellbeing for a workplace benefits solution that's been an industry leader for more than 170 years.

### BENEFITS PROPOSED



Group Short Term Disability



Group Long Term Disability



Group Term Life and AD&D

*Proposed rates may assume sale of at least one other line of coverage.*

Ask your UNUM representative about the additional benefits we offer:



Dental



Vision



Critical Illness



Accident

*Employer and employee funding methods available for the benefits above.*

### UNUM REPRESENTATIVE

Bryan Kirley



Unum has been a **leading provider** of group disability benefits in the US for over 4 decades.<sup>1</sup>



We serve **55% of Fortune 100 companies** or their subsidiaries and affiliates.<sup>2</sup>



In 2018 Unum **doubled its group dental subscribers**.<sup>3</sup>



93% of our customers say they are **satisfied with their Unum products**.<sup>4</sup>

### FINANCIALLY STRONG

#### AGENCY

AM. Best

Fitch

Moody's

S&P

#### RATING

A Excellent

A- Strong

A3 Good

A Strong

Ratings are given to the U.S. insuring subsidiaries of Unum Group and are current as of May 15, 2020



## GROUP SHORT TERM DISABILITY INSURANCE

Coverage Effective Date: November 1, 2020 Rate Guarantee: 2 Years

Lives	Rate per \$10 of Weekly Benefit	Volume per \$10 of Weekly Benefit	Monthly Premium	Annual Premium
28	\$0.430	\$2,377.20	\$1,022.20	\$12,266.40

Short Term Disability	PROVISIONS QUOTED Full-time Employees
Contributions .....	Employer pays 100% .....
Minimum Participation Requirement ..	100% .....
Minimum Hours for Eligibility .....	30 hours per week .....
Elimination Period: Injury/Sickness .....	14 days injury / 14 days sickness .....
Maximum Duration of Benefits .....	11 weeks .....
Definition of Disability .....	Residual .....
Maternity .....	6 weeks 6 weeks for c-section .....
Weekly Benefit % .....	70% .....
Maximum Weekly Benefit \$ .....	\$1,500 .....
Guaranteed Issue .....	\$1,500 .....
Minimum Weekly Benefit .....	\$25 .....
Coverage Type .....	Non-occupational .....
Rehabilitation Services .....	Participation is voluntary .....

**THE UNUM DIFFERENCE**

**OFFSETS:** Employers get the full value of Unum’s income protection coverage, because we don’t deduct employee’s salary continuation or accumulated sick leave benefits from our short-term disability payments.

**VOLUNTARY REHABILITATION AND RETURN-TO-WORK ASSISTANCE:** After a disability, most people want to get back to work. We will provide an additional 10% in disability benefits (to a maximum amount per month) if the employee is eligible and participating in the rehabilitation and return-to-work program.



## PLAN INFORMATION

### Definition of Earnings:

When calculating benefits and cost, an employee's "weekly earnings" are assumed to be what was provided on the census when the quote was requested.

Note: If Partnership, Schedule K-1 will be used in determining "weekly earnings" for partners. It will not include income from sources other than the employer.

### Definition of Disability:

#### Residual

The employee is disabled when Unum determines that due to his or her sickness or injury:

- the employee is unable to perform the material and substantial duties of his or her regular occupation and are not working in his or her regular occupation or any other occupation  
or,
- the employee is unable to perform one or more of the material and substantial duties of his or her regular occupation, and the employee has a 20% or more loss in his or her weekly earnings while working in his or her regular occupation or in any occupation

### Coverage Exclusions & Limitations:

- Intentionally self-inflicted injuries
- Active participation in a riot
- Loss of Professional License, Occupational License or Certification
- Commission of a crime for which the employee has been convicted
- War, declared or undeclared, or any act of war
- Incarceration
- The STD weekly payment may be reduced by amounts the employee receives or is entitled to receive from deductible sources of income (offsets) and disability earnings.

### Broker Commissions:

Rates reflect standard commissions.



## GROUP LONG TERM DISABILITY INSURANCE

Coverage Effective Date: November 1, 2020 Rate Guarantee: 2 Years

Lives	Rate per \$100 of Monthly Covered Payroll	Covered Monthly Payroll	Monthly Premium	Annual Premium
28	\$0.31	\$147,163.33	\$456.21	\$5,474.52

Long Term Disability	PROVISIONS QUOTED Full-time Employees
Contributions .....	Employer pays 100% .....
Minimum Participation Requirement .....	100% .....
Minimum Hours for Eligibility .....	30 hours per week .....
Elimination Period .....	90 days .....
Maximum Duration of Benefits .....	SS ADEA (social security normal retirement age) .....
Definition of Disability .....	2 year own occupation with residual .....
Monthly Benefit % .....	66.6667% .....
Maximum Monthly Benefit .....	\$6,000 .....
Guaranteed Issue .....	\$6,000 .....
Accumulation Period .....	30 days .....
Work Incentive Benefit .....	12 months .....
Earnings Offset Method .....	Proportionate loss .....
Integration with other Disability Benefits .....	Primary & Family .....
Minimum Monthly Benefit .....	\$100 .....
Mental Illness Limitation .....	24 months .....
Self Reported Limitation .....	24 months .....
Pre-Existing Condition .....	3/12 exclusion .....
Rehabilitation Services .....	Participation is voluntary .....
Survivor Benefit .....	3 times gross monthly benefit .....
Worksite Modification .....	Greater of \$1,000 or 2 times monthly disability benefit .....



Long Term Disability  
*continued*

Employee Assistance Program .....
Travel Assistance .....
Recovery Payments Benefit .....

PROVISIONS QUOTED  
Full-time Employees

Included .....
Included .....
Included .....

**THE UNUM  
DIFFERENCE**

**SERVICES FOR EMPLOYEES IN TIME OF NEED:** Included at no extra cost, an Employee Assistance Program that offers access to advice and resources for everyday issues as well as more serious ones and Emergency Travel Assistance that can help when the unexpected occurs 100 miles or more from home.

**VOLUNTARY REHABILITATION AND RETURN-TO-WORK ASSISTANCE:** After a disability, most people want to get back to work. We will provide an additional 10% in disability benefits (to a maximum amount per month) if your employee is eligible and participating in the rehabilitation and return-to-work program.

**PLAN INFORMATION**

**Definition of Earnings:**

When calculating benefits and cost, an employee's "monthly earnings" are assumed to be what was provided on the census when the quote was requested.

Note: If Partnership, Schedule K-1 will be used in determining "monthly earnings" for partners. It will not include income from sources other than the employer.

**Definition of Disability:**

Unless the policy specifies otherwise, as part of the claim evaluation process, an employee's occupation will be evaluated based on how it is normally performed in the national economy not how work is performed for a specific employer, at a specific location, or in a specific region.

**Two Year Own Occupation with Residual**

During the first 24 months the employee is disabled when Unum determines that due to his or her sickness or injury:

- the employee is unable to perform the material and substantial duties of his or her regular occupation and is not working in his or her regular occupation or any other occupation
- or,
- the employee is unable to perform one or more of the material and substantial duties of his or her regular occupation, and the employee has a 20% or more loss in his or her indexed monthly earnings while working in his or her regular occupation or in any occupation.

After 24 months the employee is disabled when Unum determines that due to the same sickness or injury:

- the employee is unable to perform the duties of any gainful occupation for which he or she is reasonably fitted by education, training or experience.

The employee must be under the regular care of a physician in order to be considered disabled. The loss of a professional or occupational license or certification does not, in itself, constitute disability.



## PLAN INFORMATION

### Coverage Exclusions & Limitations:

- Mental Illness and Self-Reported Symptom Limitations
- Pre-Existing Condition\*
- Intentionally self-inflicted injuries
- Active participation in a riot
- Loss of Professional License, Occupational License or Certification
- Commission of a crime for which the employee has been convicted
- War, declared or undeclared, or any act of war
- Incarceration

### \*A 3/12 "Pre-Existing Condition" means the insured employee:

- received medical treatment, consultation, care or services including diagnostic measures, or took prescribed drugs or medicines in the 3 months just prior to his/her effective date of coverage; and
- the disability begins in the first 12 months after the employee's effective date of coverage.

### Broker Commissions:

Rates reflect standard commissions.



## GROUP TERM LIFE AND AD&D INSURANCE

Coverage Effective Date: November 1, 2020 Rate Guarantee: 2 Years

Product	Lives	Rate	Volume	Monthly Premium	Annual Premium
Life	28	\$0.085 per \$1,000	\$1,400,000	\$119.00	\$1,428.00
AD&D	28	\$0.015 per \$1,000	\$1,400,000	\$21.00	\$252.00

Life	PROVISIONS QUOTED Full-time Employees
Contributions .....	Employer pays 100% .....
Minimum Hours for Eligibility .....	30 hours per week .....
Maximum Benefit Amount .....	\$50,000 .....
Initial Guaranteed Issue Amount .....	\$50,000 .....
Waiver of Premium Qualifying Ages ....	Less than age 60 .....
Premium Waiver Benefit Maximum ....	To age 65 .....
Waiver of Premium Elimination Period	9 months .....
Age Reduction Schedule	
First Reduction .....	65% at age 65 .....
Second Reduction .....	50% at age 70 .....
Accelerated Benefit .....	100% of coverage amount, up to \$250,000 .....
Portability .....	Included .....
Conversion .....	Included .....

AD&D	PROVISIONS QUOTED Full-time Employees
Maximum Benefit Amount .....	\$50,000 .....
Age Reduction Schedule .....	Matches employee life age reduction schedule .....



**AD&D**  
*continued*

Seat Belt/Airbag .....

Repatriation Benefit .....

Exposure and Disappearance Benefit .....

**PROVISIONS QUOTED**  
**Full-time Employees**

Employee only:  
Seat belt – 10% up to \$25,000  
Airbag – 5% up to \$5,000 .....

Employee only: \$5,000 .....

Full amount .....

**THE UNUM DIFFERENCE**

**PORTABILITY:** When employees leave their job, they may be able to keep their Group Term Life coverage and pay for it at group rates, whether they're changing employers, retiring or just working reduced hours.

**LIFE INSURANCE WAIVER OF PREMIUM:** Waiver of Premium lets employees keep their Life Insurance coverage without paying premiums if they ever become totally disabled (as defined in the policy) and are unable to work.

**ACCELERATED BENEFITS:** When an employee faces a terminal illness and has less than 12 months to live, this standard feature lets them use a portion of their Life Insurance benefit now.

**PLAN INFORMATION**

**Definition of Earnings:**

When calculating benefits and cost, an employee's "annual earnings" are assumed to be what was provided on the census when the quote was requested.

Note: If Partnership, Schedule K-1 will be used in determining "annual earnings" for partners. It will not include income from sources other than the employer.

**Delayed Effective Date:**

Insurance coverage will be delayed if the employee is not in active employment because of an injury, sickness, temporary layoff, or leave of absence on the date that insurance would otherwise become effective.

**Portability:**

Allows an insured employee to elect portable coverage, at group rates, if the employee terminates employment, reduces hours or retires from the employer. Employees are not eligible for portable coverage if they have an injury or sickness, under the terms of this plan that has a material effect on life expectancy.

**Life Insurance Conversion Privilege:**

When an insured employee's group coverage ends, employees may convert their coverage to individual life policies without providing evidence of insurability.

**Accelerated Benefit Payments:**

Accelerated benefit payments will reduce the amount the policy pays upon the recipient's death, may adversely affect the recipient's eligibility for Medicaid or other government benefits or entitlements, and may be taxable. Recipients should consult their tax attorney or advisor before utilizing accelerated benefit payments.



## PLAN INFORMATION

### AD&D Covered Losses and Benefits:

The AD&D plan provides additional protection for insured employees in the event of an accidental bodily injury resulting in death or dismemberment. The loss must occur within 365 days of the accident.

For the Loss of: Life; or both hands or both feet or sight of both eyes; or one hand and one foot; or one hand or one foot and the sight of one eye; or speech and hearing; the benefit will be the full amount.

For the Loss of: One hand or one foot; or speech or hearing; or sight of one eye; the benefit will be one half the full amount.

For the Loss of: Thumb and index finger of the same hand, the benefit will be one quarter the full amount.

No more than the full amount will be paid for all losses resulting from the same accident.

### AD&D Education Benefit:

Offers an additional lump sum benefit, to each qualified child of a deceased insured employee (provided death occurs within 365 days of the accidental bodily injury), equal to the lesser of: 6% of the employee's AD&D benefit amount; or \$6,000. In order to qualify, a child must continue to be enrolled full-time in an accredited post-secondary institution of higher learning beyond the 12<sup>th</sup> grade level. If still at the 12<sup>th</sup> grade level, then the child must enroll in such an institution within 365 days of the employee's date of death. *Maximum Benefit Payments: 4 per lifetime, Maximum Benefit Amount: \$24,000, Maximum Benefit Period: 6 years from the date of the first benefit payment*

### AD&D Repatriation Benefit:

Offers an additional accidental death benefit of up to \$5,000 for preparation and transportation of a deceased insured employee, provided death occurs at least 100 miles from the employee's principal residence.

### AD&D Seat Belt and Airbag Benefit:

Offers an additional accidental death benefit if an insured employee dies while properly wearing a seat belt, and an additional accidental death benefit if the employee was protected by an airbag. *Benefit Amount:* Seat belt: 10% of the Full Amount of the insured employee's accidental death and dismemberment insurance benefit. Airbag: 5% of the Full Amount of the insured employee's accidental death and dismemberment insurance benefit. *Maximum Benefit:* Seat belt: \$25,000 Airbag: \$5,000.

### AD&D Exposure and Disappearance Benefit:

Offers a benefit if the insured employee sustains an accidental bodily injury and is unavoidably exposed to the elements and suffers a loss. Unum will presume the insured employee suffered loss of life due to an accident if: they are riding in a common public passenger carrier that is involved in an accident covered under the contract; and as a result of the accident, the common public passenger carrier is wrecked, sinks, is stranded, or disappears; and the insured employee's body is not found within one year of the accident.

### Retained Asset Account:

For Life and AD&D claims that are \$10,000 or greater, a Retained Asset Account will be made available to the designated beneficiary. Claim payment is satisfied by establishment of the Unum Retained Asset Account. The funds are retained in Unum's general account and Unum pays a rate of interest on the funds in the retained asset account regardless of the investment performance of Unum's general account. The beneficiary can request a lump sum check instead of the retained asset account or they can access all or part of the funds in the retained asset account by writing a single or multiple drafts. While the funds are not FDIC insured, they are guaranteed by State Guaranty Associations.



## PLAN INFORMATION

### Coverage Exclusions & Limitations

#### Life Insurance:

24 month suicide exclusion (applies to employee paid amounts and medically underwritten amounts)

#### AD&D Insurance:

AD&D benefits will not be paid for accidental losses caused by, contributed to by, or resulting from:

- Suicide, self-destruction while sane, intentionally self-inflicted injury while sane, or self-inflicted injury while sane, or self-inflicted injury while insane
- Active participation in a riot
- Attempt to commit or commission of a crime
- War, declared or undeclared, or any act of war
- Use of any prescription or non-prescription drug, poison, fume or other chemical substance unless used according to the prescription or direction of the employee's physician. This exclusion does not apply if the chemical substance is ethanol.
- Disease of the body, or diagnostic, medical or surgical treatment, or mental disorder as set forth in the latest edition of the Diagnostic and Statistical Manual of Mental Disorders
- Being intoxicated

#### Broker Commissions:

Rates reflect standard commissions.

## PROPOSAL CONDITIONS AND DISCLOSURES

### Employee Assistance Program and Employee Travel Assistance:

Work-life balance employee assistance program services are provided by HealthAdvocate. Worldwide emergency travel assistance services are provided by Assist America, Inc. Services are available with select Unum insurance offerings.

Terms and availability of service are subject to change and prior notification requirements. Service providers do not provide legal advice; please consult your attorney for guidance. Services are not valid after coverage terminates. Please contact your Unum representative for details.

### Termination Provision for Long Term Disability, Short Term Disability and Life:

- This policy or a plan under this policy can be cancelled: by Unum; or by the Policyholder.
- Unum may cancel or modify this policy or a plan if:
  - The participation of eligible employee's requirement is not met;
  - The policyholder does not promptly provide Unum with information that is reasonably required;
  - The policyholder fails to perform any of its obligations that relate to this policy;
  - Fewer than 10 employees are insured under a plan;
  - The premium is not paid in accordance with the provisions of this policy that specify whether the policyholder, the employee or both pay the premiums;
  - The policyholder does not promptly report to Unum the names of any employees who are added or deleted from the eligible group;
  - Unum determines that there is a significant change, in the size, occupation or age of the eligible group as a result of a corporate transaction the Policyholder and or its employees fails to pay premium within the 31-day grace period.
- If Unum cancels or modifies this policy or a plan for reasons other than the policyholder's failure to pay premium, a written notice will be delivered at least 31 days prior to the cancellation or modification date. The policyholder may cancel this policy or plan if the modifications are unacceptable.
- If any portion of the premium is not paid during the grace period, Unum with either cancel or modify the policy or plan automatically at the end of the grace period.
- The policy holder may cancel this policy or a plan by written notice delivered to Unum at least 31 days prior to the cancellation date, unless agreed to an earlier date.
- Unum will provide coverage for a payable claim which occurs while the employee is covered under the policy or plan.

### Broker Compensation Disclosure Notice for Group Products:

- Your insurance or benefits advisor can offer you advice and guidance as you select the policy and provider most appropriate for your needs. At Unum we recognize the important role these professionals play in the sale of our products and services and offer them a variety of compensation programs. Your advisor can provide you with information about these programs as well as those available from other providers. We support disclosure of broker compensation so that customers can make an informed buying decision.
- Brokers may be eligible to receive Base Commissions as well as Supplemental Commissions from Unum.
- Unless you have agreed in writing to compensate the broker differently, Unum provides Base Commissions to all brokers in connection with the sale of an insurance policy. Base Commissions are a fixed percentage of the policy premium, and may include a one time, first year flat amount for each policy sold. Base Commissions are paid by Unum to the broker(s) on your policy. In some circumstances, broker(s) may be eligible to receive commissions on your policy even after a broker of record change has occurred.
- A broker may also qualify for Supplemental Commissions paid by Unum. For group insurance products, Supplemental Commissions may be paid as a fixed percentage of total eligible group insurance premiums. The Supplemental Commission rate depends on the total dollar amount of all eligible premiums or number of group policies that the broker had in force with Unum in the prior calendar year. The Supplemental Commission rate may range from 0% to 13.80% of total premium paid.
- Your broker may also be eligible to receive Supplemental Commissions on other insurance products, which may be calculated differently. The premium you pay is not impacted whether or not your broker receives Supplemental Commissions.
- If you would like additional information about the range of compensation programs our company offers for your group insurance policy or any other Unum insurance product, or if you want to speak to us directly about broker compensation, please call 1-800-ASK-UNUM (1-800-275-8686).

## PROPOSAL CONDITIONS AND DISCLOSURES

### Proposal Conditions:

This proposal is under no circumstances a contract for the insurance coverage described within. If this proposal is accepted, a contract outlining the coverage will be issued. This proposal is based on census data received by Unum. Actual costs will be based on the final enrollment data of employees insured under the plan on its effective date. Quote assumes coverage of employees who are in active employment in the United States with the employer working the minimum hours for eligibility. Please contact your Unum representative to request a quote for coverage of any employees who do not fit this category. This quote will expire on the date listed on the first page and includes standard services only, unless otherwise expressly described herein. **Important Information Concerning the Sale of these Benefits:** State laws require that insurance brokers be licensed and appointed with the applicable Unum insurance subsidiary before engaging in the solicitation or sale of these benefits. Note that Unum cannot accept this business if the broker is not properly licensed and appointed before soliciting this proposal. Unum is prepared to help ensure compliance with these state regulations. Brokers who need to check their Unum appointment status should call 1-800-ASK-UNUM (1-800-275-8686). **STD/LTD Policy Form Numbers: C.FP-1 Life/AD&D Policy Form Number: C.FP-1**

Life Planning Financial & Legal Resources services, provided by HealthAdvocate, are 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.

1. Employee Benefit Plan Review, "Group Accident & Health Surveys 1976-1990" (1977-1991); Gen Re, "U.S. Group Disability Market Surveys 1991-2013" (1992-2014); LIMRA, "U.S. Group Disability Insurance 2014-2017 Annual Sales and In Force" (2015-2017); LIMRA, 4Q 2017 U.S. Workplace Disability Insurance Inforce (2018).
2. Fortune, "Fortune 500 2016," (2016); Unum customer database, 2016.
3. Unum internal data, 2017.
4. Unum internal claims data, as of YE 2017.

Underwritten by Unum Life Insurance Company of America, Portland, ME

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