



Oak Harbor Freight Lines  
Incorporated

# Short Term Disability Insurance



## How does it work?

If a covered illness or injury keeps you from working, Short Term Disability Insurance replaces part of your income while you recover. As long as you remain disabled, you can receive payments for up to 24 weeks.

You're generally considered disabled if you're unable to do important parts of your job — and your income suffers as a result.

## Why is this coverage so valuable?

You can use the money however you choose. It can help you pay for your rent or mortgage, groceries, out-of-pocket medical expenses and more.

Class One: All non Oregon, Washington or California Employees

**Since our founding in 1848,  
Unum has been a leader in the  
employee benefits business.**

Innovation, integrity and an unwavering  
commitment to our customers has helped us become  
a global leader in financial protection benefits.



## Consider your expenses

Utilities	\$
Housing	\$
Groceries	\$
Transportation	\$
Child care/Elder care	\$
Medical/Personal care	\$
Education	\$
Insurance	\$

## How much coverage can I get?

<b>You*</b>	You are eligible for coverage if you are an active employee in the United States working a minimum of 20 hours per week.
	You can cover up to 60% of your weekly income up to \$2,000.

\*See the Legal Disclosures for more information.

If you didn't get coverage when you were first eligible, you'll have to answer health questions now. If you're newly eligible, you may not have to answer health questions. If you already have coverage, you can increase it up to the maximum available. You may have to answer health questions. New coverage may be subject to pre-existing condition limitations.

### Elimination period (EP)

This is the number of days that must pass between your first day of a covered disability and the day you can begin to receive your disability benefits.

Your benefits would begin after you become disabled for 14 days.

### Benefit duration (BD)

The maximum number of weeks you can receive benefits while you're disabled. You have a 24 week benefit duration.

## Disability benefits worksheet

### 1 Calculate your maximum available weekly benefit

\$ \_\_\_\_\_ ÷ 52 = \$ \_\_\_\_\_ x 60% = \$ \_\_\_\_\_  
 Enter your annual earnings Your weekly earnings (Max % of income covered) Max weekly benefit available (if the amount exceeds the plan max of \$2,000, enter \$2,000.)

### 2 Choose your weekly benefit amount and calculate your cost per paycheck

\$ \_\_\_\_\_ ÷ \$10 = \$ \_\_\_\_\_ x \$ \_\_\_\_\_ = \$ \_\_\_\_\_ x 12 = \$ \_\_\_\_\_ ÷ 12 = \$ \_\_\_\_\_  
 Choose your weekly benefit amount in \$10 increments from \$25 up to \$2,000 Your rate (see table) Your monthly cost Your annual cost Number of paychecks per year Cost per paycheck

Age	Rates
15-24	\$0.340
25-29	\$0.360
30-34	\$0.350
35-39	\$0.370
40-44	\$0.460
45-49	\$0.540
50-54	\$0.630
55-59	\$0.840
60-64	\$1.080
65+	\$1.230

## Exclusions and Limitations

### Active employee

You are considered in active employment, if on the day you apply for coverage, you are being paid regularly by your employer for the required minimum hours each week and you are performing the material and substantial duties of your regular occupation.

### Delayed effective date of coverage

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

### Definition of disability

You are considered disabled when Unum determines that, due to sickness or injury:

- You are limited from performing the material and substantial duties of your regular occupation; and
- You have a 20% or more loss in weekly earnings

You 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.

'Substantial and material acts' means the important tasks, functions and operations generally required by employers from those engaged in your usual occupation that cannot be reasonably omitted or modified.

Unless the policy specifies otherwise, as part of the disability claims evaluation process, Unum will evaluate your occupation 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.

### Deductible sources of income

Your disability benefit may be reduced by deductible sources of income and any earnings you have while you are disabled, including such items as group disability benefits or other amounts you receive or are entitled to receive:

- Please see your policy for a complete list of Deductible Sources of Income

### Exclusions and limitations

Benefits will not be paid for disabilities caused by, contributed to by, or resulting from:

- War, declared or undeclared or any act of war
- Active participation in a riot
- Intentionally self-inflicted injuries;
- Loss of professional license, occupational license or certification;
- Commission of a crime for which you have been convicted;
- Any period of disability during which you are incarcerated;

The loss of a professional or occupational license does not, in itself, constitute disability.

### Termination of coverage

Your coverage under the policy ends on the earliest of the following:

- The date the policy or plan is cancelled
- The date you no longer are in an eligible group
- The date your eligible group is no longer covered
- The last day of the period for which you made any required contributions
- The last day you are in active employment except as provided under the covered layoff or leave of absence provision.

Unum will provide coverage for a payable claim that occurs while you are covered under the policy or plan.

This information is not intended to be a complete description of the insurance coverage available. The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable. For complete details of coverage and availability, please refer to Policy Form C.FP-1 et al., or contact your Unum representative.

Underwritten by: Unum Life Insurance Company of America, Portland, Maine

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