

Disability Product Eligibility Chart – Short Term Disability

| Stage | Medical Coverage | Dental Coverage | Life Coverage (ELIFE, SLIFE, CLIFE, OLIFE, SOLIFE) | Accident Coverage (AD&D, ESADD, SSADD) | Disability Coverage |
|--|--|---|--|--|--|
| Applying for Short Term Disability | Participant is eligible for Group Medical coverage until decision is received | Participant is eligible for Group Dental coverage until decision is received | Participant is eligible for Group Life coverage until decision is received | Participant is eligible for Group Accident coverage until decision is received | Disability coverage must stay in place until decision is received |
| Short Term Disability Approved | Participant is eligible for Group Medical coverage during disability period | Participant is eligible for Group Dental coverage during disability period | Participant is eligible for Life coverage during disability period | Participant is eligible for Accident coverage during disability period | Disability coverage must stay in place during disability period |
| Short Term Disability Denied or Ceases and Participant Returns to Work Full-Time | Participant is eligible for Group Medical coverage as active full-time employee | Participant is eligible for Group Dental coverage as active full-time employee | Participant is eligible for Group Life coverage as active full-time employee | Participant is eligible for Group Accident coverage as active full-time employee | Participant is eligible for Group Disability coverage as active full-time employee |
| Short Term Disability Denied or Ceases and Participant Does Not Return to Work Full-Time | Participant is not eligible for Group PPO Medical coverage (may be eligible for Continuation) | Participant is not eligible for Group Dental coverage (may be eligible for Continuation) | Participant is not eligible for Group Life Coverage. | Participant is not eligible for Group Accident coverage | Participant is not eligible for Group Disability coverage |

Disability Product Eligibility Chart – Long Term Disability

| Stage | Medical Coverage | Dental Coverage | Life Coverage (ELIFE, SLIFE, CLIFE, OLIFE, SOLIFE) | Accident Coverage (AD&D, ESADD, SSADD) | Disability Coverage |
|---|--|---|---|--|--|
| Applying for Long Term Disability | Participant is eligible for Group Medical coverage until decision is received | Participant is eligible for Group Dental coverage until decision is received | Participant is eligible for Group Life coverage until decision is received. | Participant is eligible for Group Accident coverage until decision is received | Disability coverage must stay in place until decision is received |
| Long Term Disability Approved (Under Age 65) | Participant is eligible for Group Medical coverage during disability period until age 65 | Participant is eligible for Group Dental coverage during disability period | Participant is eligible for full Life coverage for 9 months after last day worked (subject to age 65 reduction) | Participant is eligible for full Accident coverage for 9 months after last day worked (subject to age 65 reduction) | Short term disability is terminated during disability period Long term disability must stays in place at no charge |
| Long Term Disability Approved (Age 65 and over) | Participant is treated as Retiree and no longer eligible for Group Medical coverage. May transfer to a Medicare Coordinating Plan. | Participant is treated as Retiree and may keep Group Dental coverage if Employer offers it to Retirees. | Participant is eligible for full Life coverage for 9 months after last day worked (subject to age 65 reduction). Must transfer to Retiree Life after 9 months if offered by Employer. | Participant is eligible for full Accident coverage for 9 months after last day worked (subject to age 65 reduction). Coverage terminates at end of 9 month period. | Short term disability is terminated during disability period Long term disability must stays in place at no charge |

Disability Product Eligibility Chart – Long Term Disability (Cont.)

| Stage | Medical Coverage | Dental Coverage | Life Coverage (ELIFE, SLIFE, CLIFE, OLIFE, SOLIFE) | Accident Coverage (AD&D, ESADD, SSADD) | Disability Coverage |
|--|--|---|---|--|--|
| Long Term Disability Denied or Ceases and Participant Returns to Work Full-Time | Participant is eligible for Group Medical coverage as active full-time employee | Participant is eligible for Group Dental coverage as active full-time employee | Participant is eligible for Group Life coverage as active full-time employee | Participant is eligible for Group Accident coverage as active full-time employee | Participant is eligible for Group Disability coverage as active full-time employee |
| Long Term Disability Denied or Ceases and Participant Does Not Return to Work Full-Time (Under Age 55) | Participant is not eligible for Group PPO Medical coverage. May be eligible for Continuation if offered by Employer. | Participant is not eligible for Group Dental coverage. May be eligible for Continuation if offered by Employer. | Participant is not eligible for Group Life Coverage. May convert directly to UNUM within 31 days. | Participant is not eligible for Group Accident coverage. | Participant is not eligible for Group Disability coverage |
| Long Term Disability Denied or Ceases and Participant Does Not Return to Work Full-Time (Age 55 and older) | Participant is not eligible for Group PPO Medical coverage. May be eligible for Retiree coverage. | Participant is not eligible for Group Dental coverage. May be eligible for Retiree coverage. | Participant is not eligible for Group Life Coverage. May be eligible for Retiree coverage | Participant is not eligible for Group Accident coverage | Participant is not eligible for Group Disability coverage |

Premium Waiver Eligibility

| Stage | Life Coverage (ELIFE, SLIFE, CLIFE, OLIFE, SOLIFE) | Accident Coverage (AD&D, ESADD, SSADD) |
|---|---|--|
| Applying For Premium Waiver (Must become disabled prior to age 60) | Participant is eligible for full Life coverage for 9 months after last day worked (subject to age 65 reduction) | Participant is eligible for full Accident coverage for 9 months after last day worked |
| Approved for Premium Waiver | <p>Participant is eligible for full Life coverage up to age 65 at no cost.</p> <p>At age 65, Participant is eligible for Retiree Life if offered by Employer at no cost.</p> <p>At age 70, Participant is eligible for Retiree Life at their cost.</p> | <p>Participant is eligible for full Accident coverage up to age 65 at no cost.</p> <p>At age 65, Participant is no longer eligible for Accident coverage.</p> |
| Denied for Premium Waiver | <p>Participant is eligible for full Life coverage for 9 months after last day worked (subject to age 65 reduction) at their cost.</p> <p>After 90 days, if Participant is age 55+, they are eligible for Retiree Life if offered by Employer at their cost.</p> | <p>Participant is eligible for full accident coverage for 9 months after last day worked at their cost.</p> <p>After 90 days, they are no longer eligible for Accident Coverage.</p> |