Whatever your challenges, we’ll be there for you.

Because when you’ve got Unum…
Unum Benefits at Wesleyan University

- Disability Insurance
- Employer paid Short and Long Term Disability
- Term Life Insurance
- Employer paid Base and Optional Buy-up Life
- Employee Assistance Program
- Travel Assistance Program
What is Disability Insurance?

- Your employer provides your Disability insurance
- There is no cost to you for this coverage
- Benefits begin after satisfying your elimination period
- Short term disability up to 26 weeks
- Long term disability begins after 26 weeks
- Short term coverage dovetails into Long term coverage
Long Term Disability Insurance replaces part of your income if a disability keeps you out of work for a long period of time

How does it work?
This employer-paid coverage pays a monthly benefit if you have a covered illness or injury and you can’t work for a few months — or even longer.
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?
Your employer is paying the cost of this coverage. 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.

How much coverage can I get?

<table>
<thead>
<tr>
<th>You*</th>
<th>You are eligible for coverage if you are an active employee in the United States.</th>
</tr>
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<tbody>
<tr>
<td>Coverage amounts</td>
<td>Cover 60% of your monthly income, up to a maximum payment of $11,500.</td>
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*See the legal Disclosures for more information.

The monthly benefit may be reduced or offset by other sources of income. The IRS may require you to pay taxes on certain benefit payments. See your tax advisor for details.

Westfalen University is paying the cost of this coverage. Coverage is guaranteed so you don’t have to answer medical questions.

Elimination period (EP)
Your elimination period is 180 days. This is the number of days that must pass after a covered accident or illness before you can begin to receive benefits.

Benefit duration (BD)
This is the maximum length of time you can receive benefits while you’re disabled. You can receive benefits up to the Social Security normal retirement age.

What’s covered?
This insurance may cover a variety of conditions and injuries. Here are Unum’s top reasons for long term disability claims:
- Cancer
- Back disorders
- Injuries and poison
- Cardiovascular
- Joint disorders
This plan does not cover pre-existing conditions. See the disclosure section to learn more.

What else is included?
Work-life balance EAP
Get access to professional help for a range of personal and work-related issues, including counselor referrals, financial planning and legal support.

Worldwide emergency travel assistance
One phone call gets you and your family immediate help anywhere in the world, as long as you’re traveling 100 or more miles from home. However, a spouse traveling on business for his or her employer is not covered.

Survivor benefit
If you die while you’ve been disabled and receiving benefits for at least 180 days, your family could get a benefit equal to 3 months of your gross disability payment.

Waiver of premium
If you’re disabled and receiving benefit payments, Unum waives your cost until you return to work.
Term Life Insurance

How does it work?
The Basic Life benefit for eligible employees is a 1x salary benefit to a $50,000 maximum. Your employer pays for this coverage.

Additional employee Buy-Up Life coverage, as well as dependent coverage is paid for by the employee.

Why choose Unum?
Your employer is contributing to the cost of this coverage. Unum is the leading provider of employee benefits, with more than 165 years of experience. We'll be there to back our benefits and provide you with the support you need.

What else is included?
A “Living” Benefit
If you are diagnosed with a terminal illness with less than 12 months to live, you can request 80% of your life insurance benefit (up to $500,000) while you are still living. This amount will be taken out of the death benefit and may be taxable.

Waiver of premium
Your cost may be waived if you are totally disabled for a period of time.

Portability
You may be able to keep coverage if you leave the company, retire or change the number of hours you work.

Employees or dependents who have a sickness or injury having a material effect on life expectancy, at the time their group coverage ends are not eligible for portability.

Who can get Term Life coverage?
If you are a full-time employee actively at work you may apply for coverage.

How much additional Life coverage can I get?
You may purchase additional Employee Life coverage in $1,000 increments up to a maximum of five times your annual earnings or $750,000. The employee Buy-Up Life non-medical maximum is $200,000.

Unum Term Life Insurance at Wesleyan University

- You may keep this coverage if you change employers
- This coverage includes Accelerated Benefits
- You can purchase additional life insurance
- You can purchase life insurance for a spouse
- You can purchase life insurance for dependents
**Employee Assistance Program**

**Travel Assistance Program**

### Employee Assistance Program (EAP)
Your EAP is designed to help you lead a happier and more productive life at home and at work. Call for confidential access to a Licensed Professional Counselor® who can help you.

<table>
<thead>
<tr>
<th>A Licensed Professional Counselor can help you with:</th>
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</thead>
<tbody>
<tr>
<td>Stress, depression, anxiety</td>
</tr>
<tr>
<td>Relationship issues, divorce</td>
</tr>
<tr>
<td>Job stress, work conflicts</td>
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</tbody>
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### Work/Life Balance
You can also reach out to a specialist for help with balancing work and life issues. Just call and one of our Work/Life Specialists can answer your questions and help you find resources in your community.

#### Ask our Work/Life Specialists about:
- Child care
- Elder care
- Legal questions
- Identity theft
- Financial services, debt management, credit report issues
- Even reducing your medical/dental bills!
- And more

### Help is easy to access:
- **Online/phone support:** Unlimited, confidential, 24/7.
- **In-person:** You can get up to 3 visits available at no additional cost to you with a Licensed Professional Counselor. Your counselor may refer you to resources in your community for ongoing support.

### Always by your side
- Expert support 24/7
- Convenient website
- Short-term help
- Referrals for additional care
- Monthly webinars
- Medical Bill Saver™ — helps you save on medical bills

### Who is covered?
Umum’s EAP services are available to all eligible employees, their spouses or domestic partners, dependent children, parents and parents-in-law.

### Turn to us, when you don’t know where to turn.

### Whether traveling for business or pleasure, one phone call connects you to:
- Multi-lingual, medically certified crisis management professionals
- A state-of-the-art global response operations center
- Qualified medical providers around the world

### If you experienced a medical emergency while traveling, would you know who to call?
Whenever you travel 100 miles or more from home — to another country or just another city — be sure to pack your worldwide emergency travel assistance phone number! Travel assistance speaks your language, helping you locate hospitals, embassies and other “unexpected” travel destinations. Add the number to your cell phone contacts, so it’s always close at hand! Just one phone call connects you and your family to medical and other important services 24 hours a day.

#### Use your travel assistance phone number to access:
- Hospital admission assistance
- Emergency medical evacuation
- Prescription replacement assistance
- Transportation for a friend or family member to join a hospitalized patient
- Care and transport of unattended minor children
- Assistance with the return of a vehicle
- Emergency message services
- Critical care monitoring
- Emergency trauma counseling
- Referrals to Western-trained, English-speaking medical providers
- Legal and interpreter referrals
- Passport replacement assistance

#### 24/7 services anywhere in the world
Umum’s travel assistance services are provided by Assist America, Inc., a leading provider of global emergency assistance services through employee benefit plans. Assist America’s medically certified personnel are ready to help 24 hours a day, 365 days a year, and can connect you with pre-qualified, English-speaking and Western-trained medical providers anywhere in the world.
Expatriate/Extended Program

As a member of Assist America, you have access to travel emergency assistance services whenever you travel more than 100 miles from home or in another country, for less than 90 days. However, it is also possible to prolong services for travel that will extend beyond 90 consecutive days by enrolling in the Expatriate/Extended Program at an additional administration fee.

Requirements:

1. You must be a member of Assist America through your insurance provider in order to enroll in the Expatriate/Extended Program.

2. The Expatriate/Extended Program must be activated before you leave on your extended trip.

The Expatriate/Extended Program is available for an annual fee of $80 per individual or $120 per family. Assist America’s services and the Expat/Extended Program is available for your spouse and/or dependent children, provided that they are covered on your active insurance policy.

The Expatriate/Extended Coverage Program period coincides with the effective dates of your insurance policy, regardless of when you enroll. The program is not prorated.

To register, complete the enrollment form on the Assist America website at www.assistamericas.com/Expatriate-Application and enter your Assist America reference number to activate the program.

If you have questions regarding the Expatriate/Extended Program, please call 1-800-872-1414.
Simple and efficient ways for employees to connect.

Employee Portal + Mobile App

- Submit a claim
- View claim status and updates
- Update personal information
- Check payment status and history
- Initiate direct deposit
- Send letters and documents to Unum
- Submit outstanding information
- Review correspondence
- Provide authorization

Telephone

Unum Contact Center available Monday through Friday 8 a.m. – 8 p.m.

Empathetic and knowledgeable specialists available to initiate a claim, answer policy or claims questions

Direct line to benefit specialists
Because when you’ve got Unum…

we’ve got you.

Thank you!

Questions?