Sample Short Term Disability weekly benefit calculation:

Annual base salary of $60,000, Option A Benefit:

$55,714 (maximum annual base pay under Option A x 70% ÷ 52 = $750)

When calculating the weekly benefit:

- **Option A** — if your annual base pay is greater than $55,714, use $55,714 as your annual base pay.
- **Option B** — if your annual base pay is greater than $111,430, use $111,430 as your annual base pay.
- **Option C** — if your annual base pay is greater than $148,571, use $148,571 as your annual base pay.

Sample Short Term Disability premium calculation:

($55,714 ÷ $100) x $0.71 + 24 = $16.48, your pay period deduction

$$\text{(Annual salary ÷ $100) x $0.71 ÷ 24 = your pay period deduction}$$

When calculating the weekly benefit:

- **Option A** — if your annual salary is greater than $55,714, use $55,714 as your annual salary.
- **Option B** — if your annual salary is greater than $111,430, use $111,430 as your annual salary.
- **Option C** — if your annual salary is greater than $148,571, use $148,571 as your annual salary.

Unum Short Term Disability insurance

Effective January 1, 2015

<table>
<thead>
<tr>
<th></th>
<th>Option A</th>
<th>Option B</th>
<th>Option C</th>
</tr>
</thead>
<tbody>
<tr>
<td>Maximum covered annual base pay</td>
<td>Up to $55,714</td>
<td>Up to $111,430</td>
<td>Up to $148,571</td>
</tr>
<tr>
<td>Maximum weekly benefit (70% of maximum covered annual base pay)</td>
<td>$750*</td>
<td>$1,500*</td>
<td>$2,000a</td>
</tr>
<tr>
<td>Weekly benefit calculation</td>
<td>The lesser of: Maximum covered annual base pay x 70% ÷ 52 OR the maximum weekly benefit for the elected option</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Premium (per $100 of annual base pay)</td>
<td>$0.71</td>
<td>$0.71</td>
<td>$0.71</td>
</tr>
<tr>
<td>Premium calculation for 24 pay cycles**</td>
<td>(Maximum covered annual base pay + 100) x $0.71 ÷ 24</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*Your maximum weekly benefit cannot exceed this amount, regardless of your annual base pay.

**Academic year salaries will be treated as fiscal year salaries for benefit calculation purposes.

3% of the premium is retained by The University to cover administrative costs. The University reserves the right to change or terminate this plan in whole or in part, at any time.

This information is not intended to be a complete description of the insurance coverage available. The policies or their provisions may vary or be unavailable in some states. The policies have exclusions and limitations which may affect any benefits payable. For complete details of coverage and availability, please refer to policy forms CFP-I et al, or contact your Unum representative. Unum complies with all state civil union and domestic partner laws when applicable.

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For The University of Arizona

A weekly Disability Life and Accidental Death and Dismemberment program.
The effective date of coverage is the first day of the pay period during which you are no longer a member of the eligible class; (3) the last day of the pay period following your return to work. (f) If you cease to be a member because of a legislative break, school break or vacation in which you are not scheduled to work, but you remain in an active position, your insurance will be continued during this period. (g) If you cease to be a member because of a legislative break, school break or vacation in which you are not scheduled to work, but you remain in an active position, your insurance will be continued during this period. (h) If you cease to be a member because of a legislative break, school break or vacation in which you are not scheduled to work, but you remain in an active position, your insurance will be continued during this period. (i) If you cease to be a member because of a legislative break, school break or vacation in which you are not scheduled to work, but you remain in an active position, your insurance will be continued during this period. (j) If you cease to be a member because of a legislative break, school break or vacation in which you are not scheduled to work, but you remain in an active position, your insurance will be continued during this period. (k) If you cease to be a member because of a legislative break, school break or vacation in which you are not scheduled to work, but you remain in an active position, your insurance will be continued during this period. (l) If you cease to be a member because of a legislative break, school break or vacation in which you are not scheduled to work, but you remain in an active position, your insurance will be continued during this period. (m) If you cease to be a member because of a legislative break, school break or vacation in which you are not scheduled to work, but you remain in an active position, your insurance will be continued during this period. (n) If you cease to be a member because of a legislative break, school break or vacation in which you are not scheduled to work, but you remain in an active position, your insurance will be continued during this period. (o) If you cease to be a member because of a legislative break, school break or vacation in which you are not scheduled to work, but you remain in an active position, your insurance will be continued during this period. (p) If you cease to be a member because of a legislative break, school break or vacation in which you are not scheduled to work, but you remain in an active position, your insurance will be continued during this period. (q) If you cease to be a member because of a legislative break, school break or vacation in which you are not scheduled to work, but you remain in an active position, your insurance will be continued during this period. (r) If you cease to be a member because of a legislative break, school break or vacation in which you are not scheduled to work, but you remain in an active position, your insurance will be continued during this period. (s) If you cease to be a member because of a legislative break, school break or vacation in which you are not scheduled to work, but you remain in an active position, your insurance will be continued during this period. (t) If you cease to be a member because of a legislative break, school break or vacation in which you are not scheduled to work, but you remain in an active position, your insurance will be continued during this period. (u) If you cease to be a member because of a legislative break, school break or vacation in which you are not scheduled to work, but you remain in an active position, your insurance will be continued during this period. (v) If you cease to be a member because of a legislative break, school break or vacation in which you are not scheduled to work, but you remain in an active position, your insurance will be continued during this period. (w) If you cease to be a member because of a legislative break, school break or vacation in which you are not scheduled to work, but you remain in an active position, your insurance will be continued during this period. (x) If you cease to be a member because of a legislative break, school break or vacation in which you are not scheduled to work, but you remain in an active position, your insurance will be continued during this period. (y) If you cease to be a member because of a legislative break, school break or vacation in which you are not scheduled to work, but you remain in an active position, your insurance will be continued during this period. (z) If you cease to be a member because of a legislative break, school break or vacation in which you are not scheduled to work, but you remain in an active position, your insurance will be continued during this period. **Summary of Benefits**

**Short Term Disability**
Weekly benefit is up to 26 weeks for an accident, 26 weeks for a sickness. You may elect the following coverage levels:
- 70% of base salary, except such amount will in no event exceed $750 per week;
- 70% of base salary, except such amount will in no event exceed $1,500 per week;
- 70% of base salary, except such amount will in no event exceed $2,000 per week.
Base salary means basic wages or salary not including commissions, bonuses, overtime, or other additional remuneration received from The University of Arizona.
The benefits shown in the Summary of Benefits will be paid to you if, while covered, you become disabled. You will be considered disabled if you are not able to work at your regular job because of an injury or illness.
Benefits incurred for pregnancy will be payable on the same basis as any other illness, subject to policy provision. (See schedule.)

**Limitations and exclusions**
Benefits will not be paid for any disability which starts while you are not working on a regularly scheduled basis as referenced in the contract, due to an injury arising from any employment, due to illness covered by workers’ compensation, or which began prior to the effective date of a person’s coverage (this also applies to any increase in coverage and pregnancy, but does not apply to complications of pregnancy which occur after the effective date of a person’s coverage). This exclusion will not apply if you received medical treatment, consultation, care or services including diagnostic measures, or took prescribed drugs or medicines in the 3 months just prior to your effective date of coverage, and the disability begins in the first 6 months after your effective date of coverage unless you have been treatment free for 3 consecutive months after your effective date of coverage. The pre-existing condition does not apply to maternity care and treatment, or complications of pregnancy, unless the complication began prior to the effective date of your coverage. This plan will not cover an increase in your coverage made at annual enrollment period or change in status if you have a pre-existing condition.

**AD&D limitations and exclusions**
Your plan does not cover any accidental losses caused by, contributed to by, or resulting from: suicide, self-destruction while sane, intentionally self-inflicted injury while insane, active participation in a riot, an attempt to commit or commission of a crime, the use of any prescription or non-prescription drug, poison, fume or other chemical substance unless used according to the prescription or direction of your physician (this exclusion will not apply to you 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, bacterial infection (this exclusion does not apply to you when the bacterial infection is due directly to an accidental cut or wound), war, declared or undeclared, or any act of war.

**Life and Accidental Death & Dismemberment**

<table>
<thead>
<tr>
<th>Death by accidental means:</th>
<th>Principal amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loss of both hands, feet, or sight of both eyes, one hand and one foot, one hand and sight of one eye, speech and hearing</td>
<td>Principal amount</td>
</tr>
<tr>
<td>Loss of one foot, sight of one eye, speech and hearing</td>
<td>One-half the principal amount</td>
</tr>
<tr>
<td>Thumb and index finger of same hand</td>
<td>One quarter of the full amount</td>
</tr>
</tbody>
</table>

**Death and dismemberment by accidental means:**
We will pay this benefit for your death or dismemberment caused by accidental means directly and independently of all other causes and occurring within 365 days after the accident if the accident occurs while you are insured.
Dismemberment benefits are payable to you. Accident death benefits are payable to your beneficiary(ies). Should you have a dismemberment benefit paid to you prior to an accidental death, the benefit your beneficiary(ies) may receive is the remaining amount.