



Experience it Firsthand

Unum Group is the provider of your Disability and Life/AD&D insurance benefits. These benefits are provided by Berry College at no cost to you. Unum Group is a leader in employee benefits because of the company's strength and local commitment to service. Below is a partial summary\* of the insurance benefits provided to you by your employer.

**Life/AD&D**

<b>Life Insurance Benefit</b>	1.5 times annual earnings with a maximum of \$500,000
<b>Accidental Death</b>	100% of Life Benefit
<b>Accidental Dismemberment</b>	Benefit Included
<b>AD&amp;D Education Benefit</b>	Benefit Included
<b>Accelerated Benefit</b>	Benefit Included
<b>Spouse Life</b>	\$1,000
<b>Child(ren) Life</b>	\$1,000* (6 Months to 23 Yrs)
<b>Portability</b>	Benefit Included

**Short Term Disability (ASO)**

<b>Salary Replacement Percentage</b>	100.00%
<b>Definition of Disability Coverage</b>	Residual Disability Non occupational
<b>When Benefits Begin</b>	8 <sup>th</sup> day accident 8 <sup>th</sup> day sickness
<b>Benefit Duration</b>	25 weeks

**Long Term Disability**

<b>Salary Replacement Percentage</b>	66.67%
<b>Maximum Monthly Benefit</b>	\$9,000
<b>Definition of Disability</b>	2 year Own Occupation Residual
<b>When Benefits Begin</b>	181 <sup>st</sup> day of disability
<b>Benefit Duration</b>	To age 65

**ADDITIONAL BENEFITS**

- ▶ Employee Assistance & Wellness Program
- ▶ Survivor Financial Counseling Service
- ▶ Worldwide Emergency Travel Assistance

\* This benefits sheet provides only an overview of specific information about the Unum Group Disability and Life/AD&D plans. Complete details of the plans are included in the Group Policy and Certificate of Insurance.