

Initial Enrollment

Employees must enroll for coverage within 31 days of the date of hire or benefits eligibility date (date the employee satisfies the criteria to be benefits eligible). The 31 day period is not based on the employee's effective date of coverage.

Enrollment after the initial 31 day period is limited to the annual NUFlex enrollment or when a Permitted Election Change Event occurs.

Employees may elect coverage Options 2-5 without proof of insurability. Long term disability benefits are subject however, to the 3-12 month pre-existing condition exclusion.

Effective Date of Coverage

Coverage is effective on the first day of the month following the employee's date of hire or eligibility, actual date of hire (if first working day is Jan. 5, coverage will be effective Jan. 5).

Employees must be "active at work" on the effective date of coverage.

Change in Status Guidelines

Employees may enroll, disenroll or change their long term disability insurance coverage during the calendar year when a Permitted Election Change Event occurs. Although proof of insurability is not required, benefits are subject to the 3-12 month pre-existing condition exclusion when a coverage option is increased due to a Permitted Election Change Event.

Employees must enroll or make changes in coverage within 31

Change in employment

Leave of Absence

Employees may continue long term disability insurance coverage while on an approved leave of absence for up to two years. The employee should contact the Campus Benefits Office to establish the direct bill premium payment process.

Active Military Duty Leave of Absence

An employee who commences a leave of absence for active duty in the military may cancel long term disability insurance coverage during the leave. Upon return from active duty, the employee may re-enroll for long term disability insurance coverage, not to exceed the amount of coverage enrolled for prior to the leave, without proof of insurability. The employee must provide appropriate documentation to support the date military service ended.

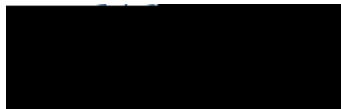
Annual NUFlex Enrollment

Employees may change a long term disability insurance coverage option during the annual NUFlex enrollment.

Although proof of insurability is not required, benefits are subject to the 3 12 month pre-existing condition exclusion when the income replacement benefit percentage is increased and/or the elimination period is reduced from 180 to 90 days during the annual NUFlex enrollment.

An employee must be "active at work" in order for the new or increased long term disability insurance coverage to be effective.

Unum Overview



Unum is the leader* in income protection insurance and services. The subsidiaries of Unum, which include Unum Life Insurance Company of America, offer a comprehensive, integrated portfolio of products and services backed by industry leading return to work resources and disability expertise.

The Unum brand represents the disability income protection resources of several insuring companies – many with more than a century of experience.

* Unum represents multiple insuring subsidiaries of Unum Corporation and includes the #1 individual and group insurance carriers in the United States, according to the JHA U.S. 2001 Group and Individual Disability Market Surveys, 2002.

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Group Identification Number

501193 001

Benefits Summary

An employee's long term

Option	Income Replacement	Elimination Period
1	No coverage	
2	50%	180 days
3	66 2/3%	180 days

CREF in July