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**

- **Life Insurance Benefit**: 1.5 times annual earnings with a maximum of $250,000
  - Benefit Included: 100% of Life Benefit
- **Accidental Death**: Benefit Included
- **Accidental Dismemberment**: Benefit Included
- **AD&D Education Benefit**: Benefit Included
- **Accelerated Benefit**: Benefit Included
- **Spouse Life**: Benefit Included
- **Child(ren) Life**: $1,000
  - Benefit Included: $1,000* (6 Months to 23 Yrs)
- **Portability**

**Short Term Disability (ASO)**

- **Salary Replacement Percentage**: 100.00%
- **Definition of Disability**: Non occupational
- **Coverage**: 8th day accident
- **When Benefits Begin**: 8th day sickness
- **Benefit Duration**: 25 weeks

**Long Term Disability**

- **Salary Replacement Percentage**: 66.67%
- **Maximum Monthly Benefit**: $9,000
- **Definition of Disability**: 2 year Own Occupation Residual
- **When Benefits Begin**: 181st day of disability
- **Benefit Duration**: 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.*