

CITY OF SOMERVILLE
93 HIGHLAND AVE
SOMERVILLE, MA 02143

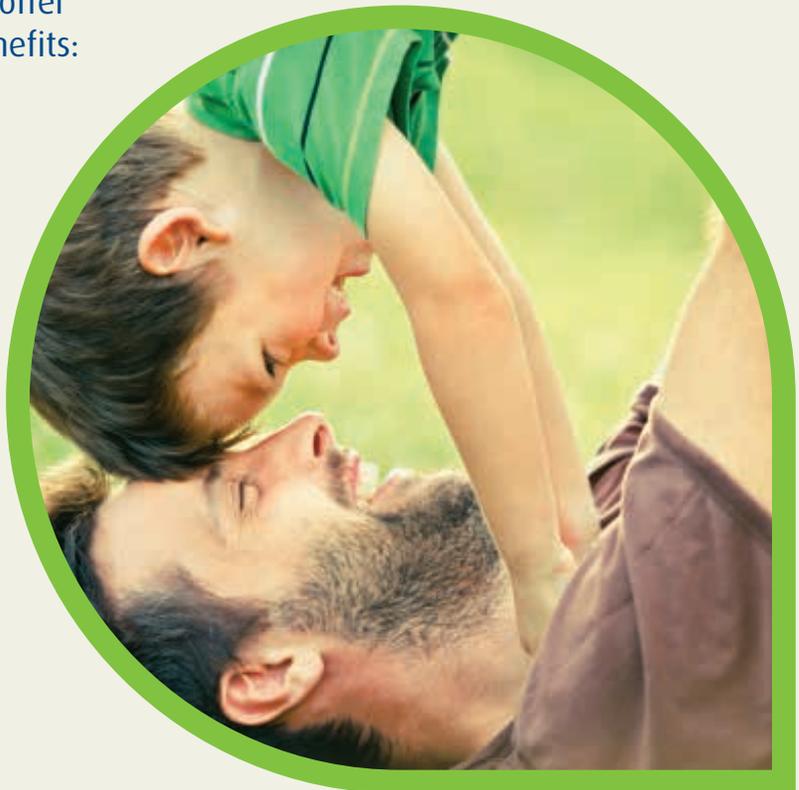
**Don't miss your
chance to sign up
for this valuable
coverage.**



Financial protection for what matters most

Employee,
CITY OF SOMERVILLE is pleased to offer
you these financial protection benefits:

- Long Term Disability Insurance



**See inside to learn
more.**



How to apply for coverage:

Submit the completed paper form to Barbara Brown.

Please be sure to provide your:

- Personal information
- Coverage choices
- Signature and date

Dear Employee,

You play an important role at **CITY OF SOMERVILLE**, and we want to help protect what matters to you. This year, we are pleased to offer valuable employee coverage from Unum.

When you buy this coverage through work, you get additional advantages:

- Affordable group rates
- Automatic payment through payroll deduction
- Access to benefits you may not be able to buy on your own
- The ability to possibly keep your coverage if you leave the company or retire

This coverage can give you and your loved ones the financial protection you need now — and in the future. So please take a minute to learn about your benefit options and enroll today. If you miss this deadline, you may not be able to apply for this valuable protection until next year's enrollment.

Thanks again for your hard work and dedication.

Long term income protection that works when you can't

Most American families would have a hard time staying afloat if they lost the regular income they depend on. But **Long Term Disability Insurance** can change all that. If you get sick or injured and can't work for a long period of time, this coverage helps make up for your lost income.

Long Term Disability Insurance pays you a monthly benefit if you have a covered disability that lasts for an extended period of time. This coverage is important — because disability is more common than you may think.



Common reasons people file long term disability claims:¹

<ul style="list-style-type: none">• Cardiovascular/circulatory diseases Heart attack, stroke, high blood pressure	<ul style="list-style-type: none">• Mental illness and behavioral disorders Depression, anxiety, substance abuse
<ul style="list-style-type: none">• Cancer and tumors Breast and prostate cancer, lymphoma, leukemia	<ul style="list-style-type: none">• Muscle, back and joint disorders Arthritis, back pain, osteoporosis
<ul style="list-style-type: none">• Accidents, injuries and poisonings Fractures, burns, allergic reactions	<ul style="list-style-type: none">• Nervous system and sense disorders Multiple sclerosis, epilepsy, Alzheimer's disease, vision/hearing problems



Long Term Disability Insurance is a smart way to protect yourself — and the people who depend on you.



How this benefit works

Imagine you get sick or hurt and can't work for several months — or even longer.

With Long Term Disability Insurance, you can get benefits that replace part of your missing income, to help protect the things you've worked so hard for.

Example:

If your income is \$50,000

- And your plan covers 60% of your income
- You may receive a monthly benefit of \$2,500*

You can also expect helpful service:

- Dedicated Disability Benefits Specialists to answer your questions and handle your claim
- Online access to your claim information 24/7
- Help applying for Social Security disability benefits, if you qualify

* The monthly benefit may be reduced by deductible sources of income.

When am I considered disabled?

Generally, you are considered disabled when you have limitations that keep you from doing important aspects of your job, and your income suffers as a result. You may be eligible for disability payments if your disability is caused by an illness or injury that is covered by your policy. See the Legal Disclosures section for a more specific definition of disability.

How long can I receive payments?

You can receive benefits as long as you are considered disabled according to your policy. For details, see the benefit duration section in the Legal Disclosures section.

Does this plan cover pre-existing conditions?

This plan does not cover pre-existing conditions. Please see the pre-existing conditions section under Legal Disclosures for more information.

Extra features

Work-life balance EAP — Through this employee assistance program, you can access professional assistance for a wide range of personal and work-related issues, including counselor referrals and financial planning and legal support.

Worldwide emergency travel assistance — With one phone call, you, your spouse and dependent children can get immediate travel assistance anywhere in the world, when you travel 100 or more miles from home. This service includes help with medical evacuation, hospital admissions, lost passports and more. A spouse traveling on business for his or her employer is not covered by the program.

Survivor benefit - If you were to die while out of work on a disability claim, your survivor could receive a benefit equal to 3 months of your gross disability payment. This benefit is not subject to any deductions.

Waiver of premium — If you are disabled and receiving benefit payments, Unum waives your premium until you return to work.

Consider your monthly expenses	
Mortgage/rent	\$
Transportation (gas, car payments, repairs)	\$
Utilities (electric, water, cable, internet)	\$
Insurance (health, life, car, home)	\$
Food and clothing	\$
Child care/elder care	\$
Savings contributions (retirement)	\$
Medical costs (doctor, co-pays, medications)	\$
Total monthly expenses	\$

Your Long Term Disability benefit could help pay these expenses if you were unable to work.

How much coverage can I get?

You are eligible for coverage if you are an active employee** in the United States working a minimum of 30 hours per week.

Coverage amounts

You can choose to cover 40% or 60% of your monthly income to a maximum benefit of \$7,500 per month.

The monthly benefit may be offset by certain sources of income. Please see the Deductible Sources of Income section in the back of the booklet for more details.

! If you were previously eligible and didn't purchase coverage, you will have to answer medical questions to get coverage. If you are newly eligible for coverage, you are guaranteed coverage, without answering medical questions, provided you sign up now. If you have coverage now, you can increase the amount up to the maximum benefit available without answering medical questions. Any additional coverage may be subject to pre-existing condition limitations.

Elimination period

This is the number of days that must pass between your first day of a covered disability and the day you can begin to accrue your disability benefits.

Your benefits would begin after you become disabled for 90 days.



- Follow the instructions on the worksheet at right to determine your cost per paycheck.
- For step 2, enter the amount that is less: 1) your annual earnings or 2) the maximum covered annual earnings listed on the rate chart, based on your age and coverage percentage amount you want. (Choose the age you will be when your coverage becomes effective on 07/01/2016.)

Disability worksheet				
1	Enter your annual earnings and calculate your maximum monthly benefit available.			
	$\$ \underline{\hspace{1cm}} \div 12 = \$ \underline{\hspace{1cm}}$	$\times \underline{\hspace{1cm}} \%$	$= \$ \underline{\hspace{1cm}}$	
	Enter your annual earnings	Your monthly earnings	(The % plan that you want)	Max monthly benefit available (if the amount exceeds the plan max of \$7,500, enter \$7,500)
2	Calculate your cost per paycheck.			
	$\$ \underline{\hspace{1cm}} \div 100 = \$ \underline{\hspace{1cm}}$	$\times \$ \underline{\hspace{1cm}}$	$= \$ \underline{\hspace{1cm}}$	$\div \underline{\hspace{1cm}} = \$ \underline{\hspace{1cm}}$
	Enter your annual earnings	Rate for the option you choose	Number of paychecks per year	Total cost per paycheck

Rates		
	Option 1	Option 2
Percent of monthly income >	40%	60%
Maximum covered annual earnings >	\$225,000	\$150,000
Age: >25	\$0.060	\$0.110
25 - 29	\$0.100	\$0.210
30 - 34	\$0.190	\$0.380
35 - 39	\$0.240	\$0.550
40 - 44	\$0.370	\$0.830
45 - 49	\$0.500	\$1.100
50 - 54	\$0.570	\$1.250
55 - 59	\$0.650	\$1.420
60 - 64	\$0.670	\$1.440
65 - 69	\$0.530	\$0.940
70+	\$0.520	\$0.880

Billed amount may vary slightly. Your rate is based on your age and will increase as you move to the next age band.

Long Term Disability Insurance

** Active employee

You are considered in active employment, if on the day you apply for coverage, you are being paid regularly by CITY OF SOMERVILLE for the required minimum hours each week and you are performing the material and substantial duties of your regular occupation.

Benefit duration

The duration of your benefit payments is based on your age when your disability occurs. Your Long Term Disability benefits are payable while you continue to meet the definition of disability. If your disability occurs before age 60, your benefits could be payable until you reach age 65. If your disability occurs at or after age 60, benefits would be paid according to a benefit duration schedule.

Definition of disability

You are considered disabled when Unum determines that:

- You are limited from performing the material and substantial duties of your regular occupation due to sickness or injury; and
- You have a 20% or more loss of indexed monthly earnings due to the same sickness or injury

After 24 months, you are considered disabled when Unum determines that due to the same sickness or injury, you are unable to perform the duties of any gainful occupation for which you are reasonably fitted by education, training or experience.

You must be under the regular care of a physician in order to be considered disabled.

The loss of a professional or occupational license or certification does not, in itself, constitute disability.

“Substantial and material acts” means the important tasks, functions and operations that are generally required by employers from those engaged in your usual occupation and that cannot be reasonably omitted or modified.

Unless the policy specifies otherwise, as part of the disability claims evaluation process, Unum will evaluate your occupation based on how it is normally performed in the national economy, not how work is performed for a specific employer, at a specific location or in a specific region.

Pre-existing conditions

You have a pre-existing condition if:

- You received medical treatment, consultation, care or services including diagnostic measures for the condition, or took prescribed drugs or medicines for it in the 3 months just prior to your effective date of coverage; and
- The disability begins in the first 12 months after your effective date of coverage.

Deductible sources of income

Your disability benefit may be reduced by deductible sources of income and any earnings you have while you are disabled, including such items as group disability benefits or other amounts you receive or are entitled to receive:

- Workers’ compensation or similar occupational benefit laws, including a temporary disability benefit under a workers’ compensation law
- State compulsory benefit laws
- Automobile liability insurance policy
- No fault motor vehicle plan
- Third-party settlements
- Other group insurance plans
- A group plan sponsored by your employer
- Governmental retirement system
- Salary continuation or sick leave plans, if applicable
- Retirement payments
- Social Security or similar governmental programs

This information is not intended to be a complete description of the insurance coverage available. The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable. For complete details of coverage and availability, please refer to Policy Form C.FP-1 et al. or contact your Unum representative.

Social Security advocacy services are provided by GENEX Services, Inc. or The Advocate Group, LLC. Referral to one of our advocacy partners is determined by Unum.

Worldwide emergency travel assistance services are provided by Assist America, Inc. Work-life balance employee assistance program services are provided by Ceridian HCM. Services are available with select Unum insurance offerings. Terms and availability of service are subject to change and prior notification requirements. Service providers do not provide legal advice; please consult your attorney for guidance. Services are not valid after coverage

Exclusions and limitations

Benefits will not be paid for disabilities caused by, contributed to by, or resulting from:

- Intentionally self-inflicted injuries;
- Active participation in a riot;
- War, declared or undeclared or any act of war;
- Commission of a crime for which you have been convicted;
- Loss of professional license, occupational license or certification; or
- Pre-existing conditions (see pre-existing condition section).

The loss of a professional or occupational license does not, in itself, constitute disability. Unum will not pay a benefit for any period of disability during which you are incarcerated.

The lifetime cumulative maximum benefit for all disabilities due to mental illness and disabilities based primarily on self-reported symptoms is 24 months. Only 24 months of benefits will be paid for any combination of such disabilities even if the disabilities are not continuous and/or are not related. Payments can continue beyond 24 months only if you are confined to a hospital or institution as a result of the disability.

Termination of coverage

Your coverage under the policy ends on the earliest of the following:

- The date the policy or plan is cancelled
- The date you no longer are in an eligible group
- The date your eligible group is no longer covered
- The last day of the period for which you made any required contributions
- The last day you are in active employment except as provided under the covered layoff or leave of absence provision.

Unum will provide coverage for a payable claim that occurs while you are covered under the policy or plan.

terminates. Please contact your Unum representative for details.

1 Council for Disability Awareness, 2013 Long-Term Disability Claims Review (2013); Council for Disability Awareness, Common Terms and Examples of Disability Claims Diagnoses (2011).

Underwritten by:

Unum Life Insurance Company of America, Portland, Maine

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Long Term Disability Insurance — Complete this form to enroll.

Please be aware that any new benefit elections on this form will replace all existing elections. If you do not wish to make changes, you do not need to complete this form. Please contact your plan administrator for assistance.

CITY OF SOMERVILLE

Step 1: Complete your personal information

First name (please print)	M. initial	Last name	419164-001
<input style="width: 100%;" type="text"/>	<input style="width: 20px;" type="text"/>	<input style="width: 100%;" type="text"/>	
Social Security Number	Gender (M/F)	Date of birth (mm-dd-yyyy)	Original hire date (mm-dd-yyyy)
<input style="width: 100%;" type="text"/>	<input style="width: 20px;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Annual salary	Hours worked per week	Occupation	
\$ <input style="width: 100%;" type="text"/>	<input style="width: 20px;" type="text"/>	<input style="width: 100%;" type="text"/>	
Did you recently become eligible for benefits?	Have you been rehired by your company?	If so, please provide a date (mm-dd-yyyy)	
(Y/N) <input style="width: 20px;" type="text"/>	(Y/N) <input style="width: 20px;" type="text"/>	<input style="width: 100%;" type="text"/>	

Step 2: Choose your coverage

<input type="checkbox"/> Option 1: 40% monthly benefit	<input type="checkbox"/> Option 2: 60% monthly benefit
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If you were previously eligible and didn't purchase coverage, please complete an Evidence of Insurability form. Ask your plan administrator for details.



To calculate your cost per paycheck, refer to the disability worksheet under "Calculate your costs".

Your actual billed amount may vary slightly.

Step 3: Sign and certify

YES, I have read and understand the "Exclusions and limitations" listed on the Benefit Brochure. I certify that all statements are true to the best of my knowledge and belief. I understand that a copy of this form will be made available to me at my request. I authorize my employer to make the necessary deductions from my salary or wages to pay the premium when my insurance becomes effective. I understand that my payroll deduction amount will change if my coverage or costs change, or if I've made an error completing this form.

No, I do not want coverage under the Unum group Long Term Disability Insurance product offered to me by my employer.

I understand that if I elect coverage in the future, I may need to complete evidence of insurability relative to my health status in order for Unum to determine my eligibility for coverage.

_____/____/____
Signature Date

_____/____/____
Signature Date

Return forms to: Barbara Brown

Delayed effective date of coverage

Insurance coverage will be delayed if you are not an active employee because of an injury, sickness, temporary layoff, or leave of absence on the date that insurance would otherwise become effective.

Underwritten by: Unum Life Insurance Company of America, Portland, Maine

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