



Champlain College Inc  
LTD/Life/AD&D

**LONG TERM DISABILITY- #342361**

Eligibility	All Employees of working a minimum of 37.5 hours per week.
Benefit Amount	66.6667% of your monthly earnings, to max of \$15,000 per month.
Definition of Disability:	<p>You are disabled when Unum determines that:</p> <ul style="list-style-type: none"><li>• you are limited from performing the material and substantial duties of your regular occupation* due to sickness or injury; and</li><li>• you have a 20% or more loss of indexed monthly earnings due to the same sickness or injury.</li></ul> <p>You must be under the regular care of a physician in order to be considered disabled.</p> <p>*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.</p>
Elimination Period	180 days
Benefit Duration	The duration of your benefit payments is based on your age when your disability occurs. Your LTD benefits are payable for the period during which 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 could be paid according to a benefit duration schedule.
Pre-existing Condition	6/24
Travel Assistance Program	Included
Premium	Your Employer pays the cost of your coverage.

**LIFE INSURANCE- #390076**

Eligibility	All Employees of working a minimum of 37.5 hours per week.
Benefit Amount	2.5 X Annual Earnings to a maximum benefit of \$700,000
Guarantee Issue	\$450,000
Waiver of Premium	If you become disabled (as defined by your plan) and are no longer able to work, your premium payments will be waived during this period of disability.
Accelerated Death Benefit	100% to \$250,000
Survivor Support	Included
Portability	If you retire, reduce your hours or leave your Employer, you can take this coverage with you according to the terms of the contract.
Life Planning Financial And Legal Resources	Included
Life Benefit Reduction	65% at age 70 and 50% at age 75
Premium	Your Employer pays for the cost of your coverage.

This plan highlight is a summary provided to help you understand your insurance coverage from Unum. Details may differ from state to state. Please refer to your certificate booklet for your complete plan description. If the terms of this plan highlight summary or your certificate differ from your policy, the policy will govern.