

**GROUP SHORT TERM DISABILITY BENEFITS
FOR EMPLOYEES OF THE DIOCESE OF SCRANTON
UNUM GROUP
BENEFIT HIGHLIGHTS**

	SHORT TERM DISABILITY	LONG TERM DISABILITY
PROVIDER	Self-Funded through UNUM	UNUM
ELIGIBILITY	Active Full-Time Employees working a minimum of 30 hours per week (Except those employed prior to 07/01/2007 –grandfathered at 20 hours)	Active Full-Time Employees working a minimum of 30 hours per week (Except those employed prior to 07/01/2007 –grandfathered at 20 hours)
NEW HIRE WAITING PERIOD	1ST of the month following date of hire	1ST of the month following date of hire
MAXIMUM DURATION OF BENEFIT	20 weeks	Less than age 65 – five years Age 65-68 – to age 70, but not less than one year. Age 69 and over – 1 year
MAXIMUM BENEFIT	70% of Salary with a maximum benefit of \$1,154 per week	60% of Salary with a maximum benefit of \$5,000 per month
DEFIINATION OF DISABILITY	Unable to perform regular duties due to non-occupational injury or sickness	Totally or partially disabled due to an injury or sickness. Employee must be under the continuing care of a physician that provides appropriate treatment, regular examinations and testing in accordance with the condition
ELIMINATION PERIOD – THE TOTAL TIME YOU NEED TO BE CONTINUOUSLY DISABLED BEFORE BENEFITS ARE PAYABLE	45 days	Begins after the short term disability benefit is exhausted
CONTRIBUTIONS	Non-Contributory	Non-Contributory

TOTAL WEEKLY EARNINGS

Your basic weekly earnings immediately before the first date of your Total Disability begins will be used to calculate your benefit. Total Weekly Earnings does not include commissions, bonuses, overtime pay or any other extra compensation.