



REVHEALTH LLC

Situs state: New Jersey

Presented by: JAMES R NELLIGAN & ASSOCIATES

Expires: August 21, 2023

Better benefits ahead

At Unum, we help millions of employees protect their families, their finances and their futures. Comprehensive coverages, superior technology and unparalleled support — delivered where and when it's needed most.

BENEFITS PROPOSED



Group Long Term Disability

Ask your UNUM representative about the additional benefits we offer:



Dental



Vision



Short Term Disability



Term Life and AD&D



Critical Illness



Accident



Hospital

Employer and employee funding methods available for the benefits above.

UNUM REPRESENTATIVE

Samuel Suhaka



Unum has been a **leading provider** of group disability benefits in the U.S. for 44 years.¹



We serve **57% of Fortune 100 companies** or their subsidiaries and affiliates.²



Unum paid out **\$7.6 billion in benefits** in 2020.³



Unum **protects over 30 million** people and their families.³

FINANCIALLY STRONG

AGENCY	RATING
A.M. Best	A Excellent
Fitch	A- Strong
Moody's	A3 Good
S&P	A Strong

Ratings are given to the U.S. insuring subsidiaries of Unum Group and are current as of March 1, 2021.



GROUP LONG TERM DISABILITY INSURANCE

Coverage Effective Date: January 1, 2024 Rate Guarantee: 2 Years

Lives	Rate per \$100 of Monthly Covered Payroll	Covered Monthly Payroll	Monthly Premium	Annual Premium
243	\$0.24	\$2,604,829.17	\$6,251.59	\$75,019.08

Long Term Disability

Contributions

Minimum Participation Requirement

Minimum Hours for Eligibility

Elimination Period

Maximum Duration of Benefits

Definition of Disability

Monthly Benefit %

Maximum Monthly Benefit

Guaranteed Issue

Accumulation Period

Work Incentive Benefit

Earnings Offset Method

Integration with other Disability Benefits

Minimum Monthly Benefit

Mental Illness Limitation

Pre-Existing Condition

Rehabilitation Services

Survivor Benefit

Worksite Modification

Employee Assistance Program

PROVISIONS QUOTED

Full-time Employees

Employer pays 100%

100%

30 hours per week

90 days

SS ADEA (social security normal retirement age)

2 year own occupation with residual

60%

\$15,000

\$15,000

30 days

12 months

Proportionate loss

Primary & Family

Greater of \$100 or 10% of gross disability payment

24 months

3/12 exclusion

Participation is voluntary

3 times gross monthly benefit

Greater of \$1,000 or 2 times monthly disability benefit

Included

**Long Term Disability**
continued

Travel Assistance

Cost of Living Adjustment

PROVISIONS QUOTED
Full-time Employees

Included

The lesser of 3% or ½ the annual percentage increase in the CPI for the prior calendar year.
Adjustments begin after 5 years**THE UNUM
DIFFERENCE**

SERVICES FOR EMPLOYEES IN TIME OF NEED: Included at no extra cost, an Employee Assistance Program that offers access to advice and resources for everyday issues as well as more serious ones and Emergency Travel Assistance that can help when the unexpected occurs 100 miles or more from home.

VOLUNTARY REHABILITATION AND RETURN-TO-WORK ASSISTANCE: After a disability, most people want to get back to work. We will provide an additional 10% in disability benefits (to a maximum amount per month) if your employee is eligible and participating in the rehabilitation and return-to-work program.

PLAN INFORMATION

Definition of Earnings:

When calculating benefits and cost, an employee's "monthly earnings" are assumed to be what was provided on the census when the quote was requested.

Note: If Partnership, Schedule K-1 will be used in determining "monthly earnings" for partners. It will not include income from sources other than the employer.

Definition of Disability:

Unless the policy specifies otherwise, as part of the claim evaluation process, an employee's occupation will be evaluated 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.

Two Year Own Occupation with Residual

The employee is disabled when Unum determines that:

- the employee is limited from performing the material and substantial duties of his or her regular occupation due to his or her sickness or injury; and
- the employee has a 20% or more loss in his or her indexed monthly earnings due to the same sickness or injury.

After 24 months of payments, the employee is disabled when Unum determines that due to the same sickness or injury, he or she is unable to perform the duties of any gainful occupation for which he or she is reasonably fitted by education, training or experience. The employee 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.

Coverage Exclusions & Limitations:

- Mental Illness Limitations
- Pre-Existing Condition*
- Intentionally self-inflicted injuries
- Active participation in a riot
- Loss of Professional License, Occupational License or Certification
- Commission of a felony for which the employee has been convicted
- War, declared or undeclared, or any act of war
- Incarceration



PLAN INFORMATION

***A 3/12 "Pre-Existing Condition" means the insured employee:**

- received medical treatment, consultation, care or services including diagnostic measures, or took prescribed drugs or medicines in the 3 months just prior to his/her effective date of coverage; and
- the disability begins in the first 12 months after the employee's effective date of coverage.

Broker Commissions:

Rates reflect standard commissions.

PROPOSAL CONDITIONS AND DISCLOSURES

Employee Assistance Program and Employee Travel Assistance:

Work-life balance employee assistance program services are provided by HealthAdvocate. Worldwide emergency travel assistance services are provided by Assist America, Inc. 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 terminates. Please contact your Unum representative for details.

Termination Provision for Long Term Disability:

- This policy or a plan under this policy can be cancelled: by Unum; or by the Policyholder.
- Unum may cancel or modify this policy or a plan if:
 - The participation of eligible employee's requirement is not met;
 - The policyholder does not promptly provide Unum with information that is reasonably required;
 - The policyholder fails to perform any of its obligations that relate to this policy;
 - Fewer than 10 employees are insured under a plan;
 - The premium is not paid in accordance with the provisions of this policy that specify whether the policyholder, the employee or both pay the premiums;
 - The policyholder does not promptly report to Unum the names of any employees who are added or deleted from the eligible group;
 - Unum determines that there is a significant change, in the size, occupation or age of the eligible group as a result of a corporate transaction the Policyholder and or its employees fails to pay premium within the 31-day grace period.
- If Unum cancels or modifies this policy or a plan for reasons other than the policyholder's failure to pay premium, a written notice will be delivered at least 31 days prior to the cancellation or modification date. The policyholder may cancel this policy or plan if the modifications are unacceptable.
- If any portion of the premium is not paid during the grace period, Unum with either cancel or modify the policy or plan automatically at the end of the grace period.
- The policy holder may cancel this policy or a plan by written notice delivered to Unum at least 31 days prior to the cancellation date, unless agreed to an earlier date.
- Unum will provide coverage for a payable claim which occurs while the employee is covered under the policy or plan.

Broker Compensation Disclosure Notice for Group Products:

- Your insurance or benefits advisor can offer you advice and guidance as you select the policy and provider most appropriate for your needs. At Unum we recognize the important role these professionals play in the sale of our products and services and offer them a variety of compensation programs. Your advisor can provide you with information about these programs as well as those available from other providers. We support disclosure of broker compensation so that customers can make an informed buying decision.
- Brokers may be eligible to receive Base Commissions as well as Supplemental Commissions from Unum.
- Unless you have agreed in writing to compensate the broker differently, Unum provides Base Commissions to all brokers in connection with the sale of an insurance policy. Base Commissions are a fixed percentage of the policy premium, and may include a one time, first year flat amount for each policy sold. Base Commissions are paid by Unum to the broker(s) on your policy. In some circumstances, broker(s) may be eligible to receive commissions on your policy even after a broker of record change has occurred.
- A broker may also qualify for Supplemental Commissions paid by Unum. For group insurance products, Supplemental Commissions may be paid as a fixed percentage of total eligible group insurance premiums. The Supplemental Commission rate depends on the total dollar amount of all eligible premiums or number of group policies that the broker had in force with Unum in the prior calendar year. The Supplemental Commission rate may range from 0% to 13.80% of total premium paid.
- Your broker may also be eligible to receive Supplemental Commissions on other insurance products, which may be calculated differently. The premium you pay is not impacted whether or not your broker receives Supplemental Commissions.
- If you would like additional information about the range of compensation programs our company offers for your group insurance policy or any other Unum insurance product, or if you want to speak to us directly about broker compensation, please call 1-800-ASK-UNUM (1-800-275-8686).

PROPOSAL CONDITIONS AND DISCLOSURES

Proposal Conditions:

This proposal is under no circumstances a contract for the insurance coverage described within. If this proposal is accepted, a contract outlining the coverage will be issued. This proposal is based on census data received by Unum. Actual costs will be based on the final enrollment data of employees insured under the plan on its effective date. Quote assumes coverage of employees who are in active employment in the United States with the employer working the minimum hours for eligibility. Please contact your Unum representative to request a quote for coverage of any employees who do not fit this category. This quote will expire on the date listed on the first page and includes standard services only, unless otherwise expressly described herein. **Important Information Concerning the Sale of these Benefits:** State laws require that insurance brokers be licensed and appointed with the applicable Unum insurance subsidiary before engaging in the solicitation or sale of these benefits. Note that Unum cannot accept this business if the broker is not properly licensed and appointed before soliciting this proposal. Unum is prepared to help ensure compliance with these state regulations. Brokers who need to check their Unum appointment status should call 1-800-ASK-UNUM (1-800-275-8686). **LTD Policy Form Number: C.FP-1**

Recently, there has been heightened attention on companies that promote “tax advantaged” wellness programs to help sell voluntary benefits. These offerings promise employers that they can use their payroll tax savings to pay for the wellness program, and that employees can use income and payroll tax savings to purchase voluntary benefits.

Unum’s position is that this practice is not in compliance with applicable laws and regulations. This means Unum will not offer any products in conjunction with such a wellness plan offering.

For additional guidance please consult your tax attorney and see the IRS Chief Counsel Memorandum 201703013, addressing the taxability of fixed indemnity payments from wellness programs at <https://www.irs.gov/pub/irs-wd/201703013.pdf>

1. Employee Benefit Plan Review, “Group Accident & Health Surveys 1976-1990” (1977-1991); Gen Re, “U.S. Group Disability Market Surveys 1991-2013” (1992-2014); LIMRA, “U.S. Group Disability Insurance 2014-2019 Annual Sales and In Force” (2015-2019); LIMRA, U.S. Workplace Disability Insurance Inforce Summary Results 2020 4Q (2021).
2. Fortune, “Fortune 500 2021,” (2021); Unum customer database, 2021.
3. Unum internal data, 2021.

Underwritten by Unum Life Insurance Company of America, Portland, ME

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