



The Archdiocese of Portland in Oregon
LTD
Employer Paid Plan Highlights

LONG TERM DISABILITY

Unum Policy # 105259

Eligibility	All Diocesan Clergy in the United States working: a. at least 20 hours a week, 52 weeks a year, or b. at least 26 hours a week, 39 weeks a year, or c. an average of at least 20 hours a week over 12 months
Benefit Amount	50% of your monthly earnings, to max of \$4,000 per month.
Definition of Disability:	During the first 24 months, Unum will define disability as follows: • 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..
Elimination Period	90 days
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	3/12
Travel Assistance Program	Included
Premium	Employer Paid

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.