



Supplemental Individual Disability Insurance Plan (IDI)

Frequently Asked Questions

GENERAL QUESTIONS

What is this FAQ for?

You are currently being offered insurance coverage, and this document provides information so you can make an informed decision.

What is supplemental Individual Disability Insurance?

Supplemental Individual Disability Insurance provides a specific level of income replacement in the event you are disabled due to illness or injury.

Is my specific occupation covered?

Your occupation is covered if you are unable to perform the substantial and material duties of your occupation, and you are not working in another occupation. There will be no expectation for you to begin a different job based on education, training or experience.

What portion of my income and how much coverage would my IDI policy provide?

You have the following benefit coverage options available:

- Maximum coverage Option: 70% of monthly insurable income minus your Group LTD benefit. (Insurable income is your 2023 W2 or your 2024 base salary as of February, whichever is higher).
- Reduced coverage Option: 50% of the Maximum IDI benefit.

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- ✓ Collecting Benefits
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LEARN MORE

For more information or for questions about your personalized benefit offer call the dedicated support line at 877-219-4387



Who pays for the coverage?

Employees pay the premiums through payroll deduction. Policy will be effective on the first of the month following the first premium payment.

Why should I enroll in IDI coverage provided through Alera Group and not purchase it on my own?

Some advantages include:

- Premiums are discounted by 25%.
- No medical underwriting is required, provided:
 - you enroll during this enrollment
 - and are actively at work.
- You can take the coverage with you if you leave Alera Group.

What is meant by “No Medical Underwriting?”

Employees who are actively at work will not be required to submit medical history records, have blood drawn or see a physician. You will be required to answer a few qualifying questions.

If you wait to enroll until a future enrollment period, you may be subject to medical underwriting at that time.

I already own a personal disability policy. Will it affect the coverage available to me through Alera Group?

During the enrollment process, you will be asked if you have any other disability coverage and whether you intend to keep it. If you already have a policy that you decide to keep, it's likely that the available Supplemental IDI benefit will be reduced.

Can I discontinue my IDI coverage at any time?

Yes, you may terminate coverage at any time.

Can I take my IDI policy with me if I leave Alera Group?

Yes. You will own this policy, and you can take it with you and retain the same rate including the Alera Group discount. Call 800-633-7490 for information on portability.

Can the term of my contract be changed without my consent?

No. As long as premiums are paid on time, your IDI policy cannot be canceled, provisions cannot be changed, nor can the premiums be increased.

ENROLLMENT AND PAYING FOR COVERAGE

Who can enroll in IDI coverage?

All Full-Time Employees earning an insurable of \$100,000 or more in 2025.

When can I enroll in IDI?

Eligible employees may enroll in IDI coverage from May 11 through May 22, 2026.

If I do not enroll by the deadline, will I have another opportunity to elect coverage at a future date?

Yes. However, you may be required to provide medical evidence of insurability.



What kind of medical evidence of insurability may be required for future enrollments?

Medical evidence of insurability may be required and includes the following:

- Medical records from your primary care physician.
- A paramedical examination.
- Phone interview with Unum Underwriting.

How do I enroll?

Choose one of these options:

1. Online: visit <https://ltdcompletion.com/alera>
2. By phone: call Unum at 877-219-4387.

Do I get a discount?

Yes, your rate is discounted by 25%. The rates shown in your personalized enrollment materials reflect this discount.

If I enroll over the phone, do I also need to submit a paper application?

No. Employees only need to enroll via one of the two methods available: website or phone.

Do I need to enroll every year?

No. Once enrolled, your IDI coverage will either stay the same or automatically increase as your covered compensation increases.

Can my spouse/domestic partner receive this coverage?

No, IDI is only offered to active full-time Alera Group employees.

How is my premium determined?

Your age and coverage amount at the time your coverage becomes effective determines your premium.

Can the premium go up in the future?

No. If you decide to add additional coverage in the future, you will pay an additional premium, but only for the new coverage. The premium you pay for the initial coverage will not increase.

Are premiums the same for tobacco users and non-tobacco users and do the rates vary by gender?

Tobacco users' rates are 25% higher than non-tobacco users, and the rates are the same for men and women.

Can I increase my benefit in future years?

Yes, during the annual enrollment period, existing IDI policyholders will have the option of increasing their benefit amounts as their total compensation increases.



Collecting Benefits

When do my IDI benefits begin?

You can begin collecting benefits 90 days after the date you were disabled provided you meet all other program requirements (this is known as the “Elimination Period”). The Elimination Period includes any time you were out on Short-Term or Long-Term Disability.

What is the Catastrophic Benefit?

The Catastrophic Disability benefit provides a monthly benefit in addition to the base policy benefits in the event of certain catastrophic disabilities that are likely to increase your living expenses. A Catastrophic Disability is defined as the loss of two or more Activities of Daily Living, including bathing, dressing, eating, toileting, continence and transferring; cognitive impairment; or presumptive disability (the total and permanent loss of hearing, sight, speech or the use of two limbs).

How are IDI benefits paid?

IDI benefits are paid on a monthly basis by Unum. Payments will be made by check or by direct deposit into your bank account.

How long are the monthly benefits paid?

The benefit period is how long you may collect benefits provided that your disability meets the IDI eligibility requirements. The benefit payment schedule is as follows:

DISABILITY STARTING	BENEFIT PERIOD
Before Age 64	To Age 67
At Age 64 but before Age 65	36 Months
At or after Age 65 but before Age 75	24 Months
At or after Age 75	12 Months

How do my Group LTD benefits interact with my IDI benefits?

- Taxability of benefits depends upon who pays the premiums for those benefits.
- Group LTD benefits can pay simultaneously with IDI benefits.
- The IDI is intended to broaden the covered earnings over and above what the Group LTD covers.
 - Group LTD covers 60% of your Base Salary and Commissions to a maximum of \$10,000
 - IDI covers 70% of monthly insurable income less Group LTD to a maximum of \$15,000

Will my IDI benefits be offset with Social Security or pension plans?

No, you receive the full benefit as described in your policy.

Will my IDI benefits be taxable?

No, since you pay the premiums for your policy on an after-tax basis, IDI benefits are not taxable as income. If your Group LTD premiums are paid by your employer, those benefits may be taxable.

Are premiums waived at point of disability?

After 90 days of disability, all future premiums will be waived while you receive benefits under the policy, and any premium paid during that time-period will be refunded.



Additional Questions?

For help with enrollment questions, contact the Unum Enrollment Call Center at 877-219-4387.

For policy information after the enrollment, please call the Unum Customer Service Hotline at 800-633-7490, option 3.

How do I file a claim?

To file a claim please contact Unum at 800-858-6843 (Monday through Friday, 8 a.m. to 8 p.m. ET).

1 Available to employees who for 180 days prior to and including the application date must: not have missed one or more days of work or been homebound or admitted to a medical facility due to injury or sickness; and not have had any restrictions or limitations to the ability to work on a full-time basis due to injury or sickness; and are working on a full-time basis without restrictions or limitations due to injury or sickness.

For New York residents: This policy provides disability income insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Insurance Department. The expected benefit ratio for this policy is 61% This ratio is the portion of future premiums which the company expects to return as benefits, when averaged over all people with this policy.

Unum representatives are not paid based on whether or not you purchase an insurance policy. Instead, they are there to help answer questions on what products might best suit your insurance needs. They also can explain pricing and help you complete the application process. 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. See the actual policy or your Unum representative for specific provisions and details of availability.

Applicable to policy form [850].

Underwritten by: Provident Life and Accident Insurance Company, Chattanooga, TN. In New York, by Provident Life and Casualty Insurance Company, Chattanooga, TN.

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