**Short Term Disability Income Protection**
**Insurance Plan Highlights**

**Seminole State College of Florida**
**Policy # 69872-002**

Please read carefully the following description of your Short Term Disability Income Protection insurance plan, underwritten by Unum Life Insurance Company of America.

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ADR1878-2001
• you are not able to find employment.

### Limitations/Exclusions/ Termination of Coverage

#### Pre-existing Condition Exclusion
You have a pre-existing condition if:
• you received medical treatment, consultation, care or services including diagnostic measures, or took prescribed drugs or medicines in the 2 months just prior to your effective date of coverage; and
• the disability begins in the first 6 months after your effective date of coverage.
• Does not apply to employees who have been on the Unum or prior plan for 6 months from their effective date and have not had a claim.

#### Instances When Benefits Would Not Be Paid
Benefits would not be paid for loss resulting from:
• war, declared or undeclared, or any act of war;
• active participation in a riot;
• intentionally self-inflicted injuries;
• loss of a professional license, occupational license or certification;
• commission of a crime for which you have been convicted;
• any period of disability during which you are incarcerated;
• an occupational injury or sickness,
  (this will not apply to a partner or sole proprietor who cannot be covered by law under Workers' Compensation or any similar law);
• pre-existing condition.

#### Termination of Coverage
Your coverage under the policy ends on the earliest of the following:
• The date the policy or plan is cancelled;
• The date your eligible group is no longer covered ; or the
  The latest of:
• The date you no longer are in an eligible group;
• The last day of the period for which you made any required contributions;
• The end of the month in which you no longer are in active employment unless continued due to a covered layoff or leave of absence or due to injury or sickness,

Unum will provide coverage for a payable claim which occurs while you are covered under the policy or plan.

### Next Steps

#### How to Apply
To apply for coverage, complete your enrollment form within 31 days of your eligibility date. After that date you will be required to provide evidence of insurability in order to qualify for coverage. This will include a review of your overall medical health including routine, planned, unplanned or ongoing medical care or consultation, and may result in a declination of coverage.

#### Effective Date of Coverage
Please see your Plan Administrator for your effective date.

#### Delayed Effective Date of Coverage
Insurance coverage will be delayed if you are not in active employment because of an injury, sickness, temporary layoff, or leave of absence on the date that insurance would otherwise become effective.

#### Questions
If you should have any questions about your coverage or how to enroll, please contact your Plan Administrator.

This plan highlight is a summary provided to help you understand your insurance coverage from Unum. Some provisions may vary or not be available in all states. 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. For complete details of coverage, please refer to policy form number C.FP-1, et al.

Underwritten by:
Unum Life Insurance Company of America 2211 Congress Street, Portland, Maine 04122, www.unum.com

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