

	UNUM (Old Plan)	AFLAC (Upgraded Plan)
MAXIMUM MONTHLY INCOME REPLACEMENT AMOUNT:	\$5,000	\$6,000
MAXIMUM MONTHLY INCOME REPLACEMENT PERCENTAGE	50%	60%
PARTIAL DISABILITY BENEFIT	NONE	The partial disability benefit helps you transition back into full-time work after suffering a disability. If you remain partially disabled and are only able to work earning less than 80% of your pre-disability income at any job, this plan will still pay you 50% of your selected monthly benefit for up to the maximum partial disability benefit period of 3 months after the elimination period. You do not have to have received the total disability benefit to receive the partial disability benefit
MATERNITY BENEFITS	The maximum period of disability due to childbirth is six weeks for both vaginal and cesarean delivery, less the elimination period, unless you furnish proof that your disability continues beyond these time frames due to complications of pregnancy.	The maximum period of disability due to childbirth is six weeks for vaginal delivery and eight weeks for cesarean delivery, less the elimination period, unless you furnish proof that your disability continues beyond these time frames due to complications of pregnancy.
MAXIMUM AGE FOR BENEFITS	Can Apply through age 69 and benefits are valid to age 72	Can Apply through age 74 and benefits are valid to age 75
IMPROVED RATE CLASSES		Class A: Sedentary occupations only, including Accountants, Administrators, Pharmacists, Medical Record Employees, Medical Secretaries, Clerical Technicians, Office Specialists, Purchasing.  Class B: RNs, LPNs, Medical Techs, Respiratory Therapists, Lab Assistants, Radiographers, X-Ray Techs, Physical Therapists, Dieticians preparing food, Chefs, Maintenance Technicians, Kitchen Employees, Cooks, Nursing Support (Orderlies, Transporters and Attendants), Nurse Aides, Housekeeping & laundry Workers.

\* THE 12-MONTH PRE-EXISTING CLAUSE WILL BE WAIVED OR CONTINUED FROM YOUR CURRENT UNUM COVERAGE IF YOU WISH TO STOP UNUM AND ADD AFLAC.\*