

### Short Term Disability Insurance

Who is eligible?	All active full-time Southwest Airlines Flight Attendants who are members of TWU Local 556 California based employees who have elected the 0/14/13 plan in active employment in the United States with the Employer
What is my weekly benefit amount?	Amounts in \$100 benefit units as applied for by you and approved by Unum, starting at a minimum of \$100.  The weekly benefit will be the lesser of: - the amount you've applied for; or - a maximum weekly benefit of \$300
How long do I have to wait to receive benefits?	The elimination period is the length of time you must be continuously disabled before you can receive benefits. If your disability is the result of a covered injury, you could begin receiving benefits after 0 days. If your disability is the result of a covered sickness, you could receive benefits after 14 days.
When would I be considered disabled?	You are disabled when Unum determines that, due to sickness or injury: - you are <b>unable</b> to perform the <b>material and substantial duties</b> of your <b>own job</b> ; and - you are not working in any occupation.  You must be under the regular care of a physician to be considered disabled.
How long will my benefits last?	If you continue to meet the definition of disability, you may receive benefits for up to 13 weeks.
What if I am out of work when the coverage goes into effect?	Insurance 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 coverage would otherwise become effective.
Can my benefit be reduced?	<b>Your disability benefit may be reduced by deductible sources of income and any earnings you have while disabled.</b>  Unum will subtract from a gross disability payment the following sources of income:  The amount the insured <i>receives</i> or is <i>entitled to receive</i> under: - group plan sponsored by your Employer - other group insurance plans - governmental retirement system  The amount the insured <i>receives</i> : - From a third party (after subtracting attorney's fees) by judgment, settlement or otherwise - as retirement payments under any governmental retirement system. Retirement payments do not include payments made at the later of age 62 or normal retirement age under your Employer's retirement plan which are attributable to contributions you made on a post-tax basis to the system. - as disability payments under the Employer's retirement plan

	<ul style="list-style-type: none"> <li>- (voluntarily elects to receive) as retirement payments under the Employer's retirement plan</li> <li>- as retirement payments when the insured reaches the later of: <ul style="list-style-type: none"> <li>- age 62; or</li> <li>- normal retirement age, as defined in the Employer's retirement plan</li> </ul> </li> <li>- the mandatory portion of any "no fault" motor vehicle plan</li> </ul> <p>The amount that the insured and the insured's spouse and children <i>receive</i> or are <i>entitled to receive</i> as disability payments because of the disability under:</p> <ul style="list-style-type: none"> <li>- the United States Social Security Act</li> <li>- the Canada Pension Plan</li> <li>- The Quebec Pension Plan</li> <li>- any similar plan or act.</li> </ul>
Do I have to take a health exam to get coverage?	<p>You may receive coverage without answering any medical questions or providing evidence of insurability if you apply for coverage within 31 days after your eligibility date. If you apply for any amount of coverage more than 31 days after you are first eligible, if you apply for coverage due to a change in status or at any time during the plan year outside of an annual enrollment period, or if you reapply for coverage after it terminates your coverage will be medically underwritten. You may also have to provide information about routine, planned, unplanned or ongoing medical care or consultation. This review may result in coverage being declined.</p> <p>Please see your plan administrator for your eligibility date.</p>
Can I receive rehabilitation and return-to-work services?	<p>If you are deemed eligible and are participating in the program, Unum will pay an additional benefit of 10% of your gross disability payment, to a maximum of \$250 per week.</p>
Is Cesarean section a covered disability?	<p>If you have a Cesarean section, you will be considered disabled for a minimum period of eight weeks unless you return to work before the end of the eight weeks.</p>
What happens if I die while receiving disability benefits?	<p>Your eligible survivor will receive a lump-sum benefit equal to 3 times your gross weekly Short Term Disability benefit or \$5,000 (whichever is less) if, on the date of your death, you had received disability benefits under this plan for at least 15 consecutive days.</p>
Are my benefits taxed?	<p>Premium is paid with <b>post-tax dollars</b> so your benefits <b>will not</b> be taxed.</p>
What is not covered?	<p>Benefits would not be paid for disabilities caused by, contributed to by, or resulting from:</p> <ul style="list-style-type: none"> <li>• occupational sickness or injury, however, Unum will cover disabilities due to occupational sicknesses or injuries for: <ul style="list-style-type: none"> <li>- partners or sole proprietors who cannot be covered by a workers' compensation law; and</li> <li>- all other employees who have submitted a timely claim under the applicable workers' compensation law or act, or occupational benefit plan governed by such law or act, and have been denied a benefit, award, settlement or redemption under the applicable law or act. You must also meet all other eligibility requirements and definitions of disability under the Plan. If workers' compensation is later deemed compensable, then Short Term disability payments will cease and you</li> </ul> </li> </ul>

	<p>must reimburse us in full. We will determine the method by which the repayment is to be made. Unum will not recover more money than the amount we paid you.</p> <ul style="list-style-type: none"> <li>• intentionally self-inflicted injuries.</li> <li>• active participation in a riot.</li> <li>• loss of a professional license, occupational license or certification.</li> <li>• attempt to commit or commission of a felony.</li> <li>• pre-existing condition.</li> </ul> <p>Your plan will not cover a disability due to war, declared or undeclared, or any act of war.</p>
What is considered a pre-existing condition?	<p>- you received medical treatment, consultation, care or services including diagnostic measures, or took prescribed drugs or medicines in the 6 months just prior to your effective date of coverage; and</p> <p>- the disability begins in the first 12 months after your effective date of coverage.</p> <p>Pre-ex applies to the following;</p> <ul style="list-style-type: none"> <li>- Initial enrollment</li> <li>- Newly eligible employees</li> <li>- Increase in benefit duration</li> <li>- Shortening the elimination period</li> <li>- Enrollment anytime throughout the year</li> <li>- Annual enrollment</li> </ul> <p>Increase in benefit amount, unless increase is elected during the annual enrollment window</p>
When does my coverage end?	<p>Your coverage under the policy ends on the earliest of:</p> <ul style="list-style-type: none"> <li>• The date the policy or plan is cancelled;</li> <li>• The date you no longer are in an eligible group;</li> <li>• The date your eligible group is no longer covered;</li> <li>• The last day of the period for which you made any required contributions;</li> <li>• The last day you are in active employment except as provided under the covered layoff or leave of absence provision.</li> </ul> <p>Please see your plan administrator for further information on these provisions.</p>

You are considered in active employment, if on the day you apply for coverage, you are being paid regularly by your employer for the required minimum hours each week and you are performing the material and substantial duties of your own job.

This information is not intended to be a complete description of the insurance coverage available. 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. For complete details of coverage and availability, please refer to Policy Form C.FP-1 et al, or contact your Unum representative.

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

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