

Individual short term disability insurance

employee-paid

Being unable to work shouldn't hurt your bank account.

It's not life-threatening — a broken arm, hysterectomy or maybe you're going to have knee surgery — but you're going to miss work for several weeks, even a month or two. How are you going to pay the bills? Maybe you have a week or two of accrued paid time off, but after that, what happens?

Fortunately, Sprint provides you an opportunity to purchase individual short term disability insurance from Unum. It can pay you a percentage of your income if you become disabled due to a covered illness or off-the-job accident.

- During this enrollment period, if you are actively at work (see information on the next page) and work a minimum of 20 hours per week, you can apply for coverage of up to 60% of your gross monthly salary (base salary without bonus or commissions) to a maximum of \$5,000. Employees in NY will be required to answer a few health questions when applying for coverage.
- Because you pay your premium with post-tax dollars, your benefit will not be taxed, under current tax laws.

Features you'll appreciate:

- **Affordable coverage** — Your premiums are based on your age when you buy the insurance and will not increase when you move into the next age band.[†]
- **Guaranteed renewable** — You own the policy and can take it with you if you leave Sprint. As long as you pay the premiums on time, your coverage is guaranteed renewable until age 72.
- **Elimination period** — You are eligible to receive benefits after you have been unable to work for 30 days due to covered illness or injury. This is the period of continuous disability which must be satisfied before you are eligible to receive benefits.
- **Benefit duration** — Your benefit duration is 6 months. This is the length of time you may be eligible to receive benefits.
- **Payroll deduction** — Your premiums are automatically deducted from your first two paychecks each month.
- **Maternity coverage** — Pregnancy is covered when coverage becomes effective. In addition, medical complications of pregnancy may be considered as any other covered illness. Monthly benefits are paid after the elimination period has been satisfied.



SAMPLE Individual Short Term Disability Rates

Sickness and Off-Job Accident Coverage

24 premiums per year

30 days injury/30 days illness/6 months benefit period

Monthly Income Range	Monthly Benefit	Issue ages 17 - 49	Issue ages 50 - 69
\$ 501 - 666	\$ 400	\$ 3.58	\$ 5.29
\$ 834 - 1,000	\$ 600	\$ 5.36	\$ 7.93
\$ 1,167 - 1,333	\$ 800	\$ 7.13	\$ 10.58
\$ 1,501 - 1,666	\$ 1,000	\$ 8.91	\$ 13.22
\$ 1,834 - 2,000	\$ 1,200	\$ 10.69	\$ 15.84
\$ 2,167 - 2,333	\$ 1,400	\$ 12.46	\$ 18.49
\$ 2,501 - 2,666	\$ 1,600	\$ 14.26	\$ 21.13
\$ 2,834 - 3,000	\$ 1,800	\$ 16.04	\$ 23.77
\$ 3,167 - 3,333	\$ 2,000	\$ 17.81	\$ 26.42
\$ 4,001 - 4,166	\$ 2,500	\$ 22.26	\$ 33.00
\$ 4,834 - 5,000	\$ 3,000	\$ 26.72	\$ 39.61

The above rates are based on coverage of 60% of gross monthly salary.

Rates vary in CA, MI, NH and NY.

± Maximum issue age in CA is 64.

*In CA, HI, NJ, NY and RI the maximum benefit percentage is 40%.

†Premiums can be changed only if they are changed on all policies of this kind in force in the state where the policy is issued.

NOTE: To enroll, go to www.pages01.net/unum/sprint. Questions? Call 1-866-559-6609.

Limitations, exclusions, terminations

INDIVIDUAL SHORT TERM DISABILITY INSURANCE

Definition of total disability

- During the first two years of disability you are unable to perform the duties of your occupation, are not engaged in any other occupation and are under a physician's care.
- After the second year of disability, if applicable, you are unable to perform the duties of any occupation which you are fitted by education, training or experience, and are not engaged in any other occupation and under a physician's care.

Definition of total disability (in California)

- During the first two years of disability you are unable to perform the material and substantial acts to pursue your usual occupation, are not engaged in any other occupation and under a physician's care.
- After the second year of disability, if applicable, you are unable to perform the duties of any occupation which you are fitted by age, education, training or experience, station in life, and mental and physical capacity.

Coverage effective date

Coverage becomes effective on the first day of the month in which payroll deductions begin. You will receive the plan and coverage amount applied for on the application, unless it is determined to be unacceptable under Unum rules, limits or standards. In such event, the plan and coverage amount may be modified or declined.

Waiver of premium

Premium may be waived after 90 days of total disability, or after the elimination period if longer than 90 days. Premiums may be waived for as long as the disability continues, as defined in the policy, but not beyond the maximum benefit period. For premiums to be waived, your total disability must be the result of a covered accident or a covered sickness.

Mental illness coverage

You may receive a disability benefit due to mental illness equal to 50% of the policy benefit amount up to a maximum of 24 months.

Limitations/exclusions

Benefits will not be paid for losses caused by or occurring as the result of:

- war or act of war, whether declared or undeclared;
- riding in or driving any motor-driven vehicle in a race, stunt show or speed test;
- operating, learning to operate, serving as a crew member of or jumping or falling from any aircraft, including those which are not motor-driven. This does not include flying as a fare-paying passenger;
- engaging in hang-gliding, bungee jumping, parachuting, sailgliding, parasailing or parakiting or any similar activities;
- participating or attempting to participate in an illegal activity and/or being incarcerated in a penal institution;
- committing or trying to commit suicide or injuring yourself intentionally, whether you are sane or not;
- addiction to alcohol or drugs, except for drugs taken as prescribed by your physician;
- practicing for or participating in any semi-professional or professional competitive athletic contest for which you receive any type of compensation or remuneration;
- having a psychiatric or psychological condition including but not limited to affective disorders, neuroses, anxiety, stress and adjustment reactions. However, Alzheimer's disease and other organic senile dementias are covered under this policy.
- having a work-related injury, unless an on-job total disability benefit is shown on the policy schedule.

Termination provisions

This policy will terminate on the earliest of the following:

- written request by you to terminate this policy;
- failure to pay the premiums for this policy, subject to the grace period allowed;
- the policy anniversary on or next following your 72nd birthday;
- your death.

In New York, the following applies:

Coverage effective date

Coverage becomes effective on the date shown in your policy schedule. You will receive the plan and coverage amount applied for on the application, unless it is determined to be unacceptable under Unum rules, limits or standards. In such event, the plan and coverage amount may be modified or declined.

Definition of total disability

During the first year of disability, totally disabled or disabled means you are unable to work at your job and are not, in fact, working at any job for pay or benefits and are under the care of a doctor.

After the first year of disability, if applicable, totally disabled means you are:

- unable to work at any job for which you are qualified by reason of education, training or experience;

- not, in fact, working at any job for pay or benefits; and
- under the care of a doctor.

Under the care of a doctor means that you are being cared for on a regular basis by a doctor unless the doctor states that continued treatment would be of no benefit to you.

If you become disabled because of a pre-existing condition, we will not pay for any disability period if it begins during the first 12 months the policy is in force.

If you become totally disabled, and you become totally disabled again for the same or related condition within six months after your return to work, we will treat this disability as the same disability. This means that the length of time shown for the benefit period and elimination period for total disability in the policy schedule will not start over as it will for disabilities caused by different covered accidents or sicknesses. If more than six months separates periods of disability, the elimination period shown in the policy schedule would again have to be satisfied. At that point, the full benefit period shown in the policy schedule would again be available to you.

We will pay benefits for only one disability at a time even if it is caused by more than one injury, more than one sickness or an injury and a sickness.

This coverage will end on the date the next premium is due after your 65th birthday.

Limitations/exclusions

Benefits will not be paid for losses caused by or occurring as the result of:

- war or any act of war, declared or undeclared;
- operating, learning to operate or serving as a crew member if any aircraft, including those which are not motor-driven;
- participating in a felony, riot or insurrection;
- committing or trying to commit suicide or injuring yourself intentionally;
- addiction to alcohol or drugs, except for drugs taken as prescribed by your doctor.

We will not pay benefits for losses occurring while traveling outside the territorial limits of the United States or its possessions, Canada or Mexico.

ACTIVELY AT WORK

Being actively at work means on the day you apply for coverage, you are working at Sprint for the required minimum hours each week at one of its business locations or at a location where you represent the company. If you are applying for coverage on a day that is not one of your scheduled work days, then you'll be considered actively at work if you meet this definition as of your last scheduled workday. Employees are not considered actively at work if their normal duties are limited or altered due to their health, or if they are on a leave of absence.

Individual short term disability insurance is underwritten by:

Provident Life and Accident Insurance Company
1 Fountain Square, Chattanooga, TN 37402

In NY, individual short term disability insurance is underwritten by:

First Unum Life Insurance Company
99 Park Avenue, 6th Floor, New York, NY 10016

unum.com

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 50 %. This ratio is the portion of future premiums which the company expects to return as benefits, when averaged over all people with this policy.

The information in this booklet is not intended to be a complete description of the insurance coverage available. The policies or their provisions may vary or be unavailable in some states. The policies have exclusions and limitations which may affect any benefits payable. For complete details of coverage and availability, please refer to Policy Form L-21776, L-21820-CA, FUL-21776 or contact your Unum representative. Unum complies with all state civil union and domestic partner laws when applicable.

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FOR EMPLOYEES