

Long-Term Disability (LTD) Claim Procedure

For questions on
Long-Term Disability
benefits, call Unum:
800-858-6843

Policy #373147-001

Unum is the Long-Term Disability provider
for Enterprise Holdings.

ENTERPRISE HOLDINGS.

For Full-Time U.S. Employees

8/09

1. You must notify your Human Resources department within 30 days of your disability.

2. Your Human Resources department has the forms you need to provide proof of disability. These completed forms must be returned to your Human Resources department within 90 days after the end of the month in which you become disabled.

3. All LTD benefit claims must contain proof of disability including:

- date disability started
- cause of disability
- seriousness of disability

4. Your Human Resources department helps you figure how much paid time off is available to you (ChoiceTime, vacation, sick leave). If you are eligible for FMLA leave, the appropriate FMLA forms are sent to you by certified mail.

5. The Physician's Statement and Application for Benefits is sent to you 45 days after your last day of employment. Complete and return this form to your Human Resources department. The Corporate Employee Benefits Department will forward your completed form to Unum for processing.

6. Unum notifies you directly if you are approved or if they require additional information. Once approved, you are eligible to receive benefits after satisfying the elimination period of 90 days.

7. Your benefit coverage for medical, dental, prescription drug, vision, optional life, and flexible spending accounts will be canceled when you have either exhausted your FMLA or after you have been out of work for 90 days (if you were not eligible for FMLA). Coverage of company-paid benefits such as basic life, AD&D, and LifeManagement will also terminate. Please contact your Human Resources department for information on porting or converting your life insurance and porting your AD&D insurance.

Employees placed on LTD are still considered employees of Enterprise Holdings and cannot remove funds from their Enterprise 401(k) Plan or Company Profit Sharing Plan as long as they remain on Long-Term Disability (LTD). However, employees on LTD who begin to receive Social Security Disability Income may remove funds from their 401(k) account only.

8. As an inactive employee you are offered the opportunity to continue medical, dental, prescription drug, vision, and health care spending account (HCSA) coverage through COBRA. You are required to pay the entire cost of COBRA coverage retroactive to the loss of coverage, plus any administrative fees. A COBRA notice is automatically sent to your home address.

NOTE: It is important that these COBRA forms reach you in a timely manner. Be sure to notify your Human Resources department of any address change.

You may be able to extend the length of your COBRA coverage from 18 to 29 months if you are approved for Social Security Disability Income. All of the following must occur prior to extending COBRA for the additional 11 months.

- 1. You must be determined to have been disabled at any time during the first 60 days of COBRA continuation coverage.*
- 2. You must officially be found to be disabled by the Social Security Administration.*
- 3. Social Security's determination must be made in the first 18 months of receiving COBRA continuation coverage.*
- 4. You must communicate to the Plan Administrator or ADP Benefit Services, the Social Security determination letter which you actually receive within the first 18 months of COBRA continuation coverage and within 60 days of receipt of the Social Security Administration's decision.*