

Unum PlanSource Advantage (PSA) Program

For purposes of the Unum PSA Program:

“Unum” means Unum Group.

“Eligible Employer Groups” means those employer groups to whom PlanSource provides certain services under a written agreement, and who may elect to purchase certain Eligible Product Lines under the PSA Program.

“Eligible Product Lines” means those Unum products that PlanSource will offer to Eligible Employer Groups under the PSA Program.

Under the PSA Program, Eligible Employer Groups may earn monetary credits for offering Eligible Product Lines to its employees. Credits to each Eligible Employer Group are based on each Eligible Product Line multiplied by the number of employees enrolled in such product. PlanSource will apply any credits earned under the Unum program to an Employer Group’s account after their go-live date, once the Eligible Employer Group’s information is uploaded into the PlanSource system and PlanSource and Unum have verified all enrollment information.

The Eligible Product Lines and respective credit amounts for the Unum program are listed below in Table 1, with additional notes below:

- Credits apply in the first month that plans are effective
- Broker must agree to one of 4 commission structures for voluntary benefits
- Cases with 2,000+ employees requires prior approval through underwriting
- New and existing groups must add 1 new product line

Table 1. Eligible Product Lines for Carrier

Eligible Product Line	Valid Geographic Markets	Valid Employer Sizes	Product Line Credit
Dental	All	50+ Employees	\$1.00
Group Voluntary Life and/or Group Employer-Paid Life	All	50+ Employees	\$0.30
Group Accident	All	50+ Employees	\$0.65
Group Critical Illness	All	50+ Employees	\$0.65
Group Hospital Indemnity	All	50+ Employees	\$0.65
Individual Short Term Disability	All	50+ Employees	\$0.65
Group Short Term Disability	All	50+ Employees	\$0.30
Group Long Term Disability	All	50+ Employees	\$0.30
Whole Life	All	50+ Employees	\$0.65