



An injury or illness shouldn't disable your income.

That's why your employer provides group long term disability insurance for you.

Savings aren't always enough.

Dave is an office manager for an accounting firm. On weekends, Dave does a lot of work on his house and yard. If he has a serious accident at home and is unable to work, he doesn't want his savings to dwindle or his family to suffer financially while he recuperates.

Disability benefits to help you maintain your lifestyle

Unum's group long term disability insurance can pay you a percentage of your gross monthly earnings (up to the maximum allowed by your plan) if you become ill or injured and can't work for an extended period. It can help you pay your bills and protect your finances at a time when you have extra medical costs but don't get a paycheck.



What's next

To learn more about Unum's long term disability insurance, watch for information from your employer.



MY CHECKLIST

Expenses that you may choose to cover with your disability benefits:

- Mortgage/rent
- Transportation (*gas, car payments, repairs*)
- Utilities (*electric, water, cable, Internet*)
- Child care/elder care
- College expenses
- Loans/credit card debt

Who's at risk?

- Every 10 minutes, almost 500 people will suffer disabling injuries in the United States. That's more than 20 million each year.¹
- About two-thirds of disabling injuries suffered by American workers are not work-related, so they are not covered by workers' compensation.²



Three out of every 10 employees between the ages of 35 and 65 will be out of work for three months or longer due to an injury or illness.³

Get the coverage you need.

Your employer is paying the premium for Unum's group long term disability insurance for all eligible employees.

Advantages of long term disability benefits

1. Your employer pays the premium.
2. No medical questions to answer. You are guaranteed coverage.*
3. Benefits paid for disabilities that leave you unable to work or only able to work part-time.

Extra features that add value:

Work-life balance employee assistance program

You get 24-hour access to master's-level consultants who provide confidential advice at a toll-free number whether or not you have filed a disability claim. You also have unlimited access to a website with information on issues you face daily.

Worldwide emergency travel assistance program

This service provides you and your family with emergency medical help with one phone call anytime while you are in another country, or in the United States traveling 100 miles or more away from home.

Survivor benefit

Unum will pay your eligible survivor a lump sum benefit equal to three months of your gross disability payment. It will be paid if, on the date of your death, your disability had continued for 180 or more consecutive days, and you were receiving or were entitled to receive payments under the plan.

Accelerated (early) survivor benefit

You may receive your survivor benefit prior to your death if you have been diagnosed as terminally ill, your life expectancy has been reduced to less than 12 months, and you are receiving monthly payments.

Rehabilitation and return-to-work assistance

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 \$1,000 per month.

What are these?

Benefit period and elimination period

Benefit period — If you become disabled, this is the maximum amount of time you can receive benefits for a covered disability.

Elimination period — This is the number of days that must pass between your first day of a covered disability and the day you can begin to receive your disability benefits.

My notes on long term disability insurance:

* Benefits may be subject to a pre-existing condition.

1,2 National Safety Council, "Injury Facts," 2008 edition.

3 Commissioners Individual Disability Table A, Society of Actuaries, 1985.

The work-life balance employee assistance program is provided by Ceridian Corporation. Worldwide emergency travel assistance services are provided by Assist America, Inc. Services are available with selected Unum insurance offerings. Exclusions, limitations and prior notice requirements may apply, and service features, terms and eligibility criteria are subject to change. The services are not valid after termination of coverage and may be withdrawn at any time. Please contact your Unum representative for full details.

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 that may affect any benefits payable. For complete details of coverage, please refer to Policy Form(s): C.FP-1 et al or see your Unum representative for specific provisions and details of availability.

Underwritten by: Unum Life Insurance Company of America, 2211 Congress Street, Portland, ME 04122

In NY, underwritten by: First Unum Life Insurance Company, 99 Park Avenue, 6th Floor, New York, NY 10016 unum.com

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