unum®
Better benefits at work.

If you can't work, would your bank account be disabled?

Help keep your finances stable with Unum's short term disability insurance.

Jason's story

Jason planned to spend his weekends on the water — until he slipped on a dock and landed in a cast. Knee surgery put a damper on his plans, but his short term disability insurance helped him pay the bills until he was able to return to work.

Who's at risk?

- The Social Security Administration estimates that just over **1 in 4** of today's 20-year-olds will become disabled before reaching age 67.[1]
- Most disabilities are not work-related, and therefore not covered by workers' compensation.[2]

Your disability benefits help cover what matters most.

Unum's short term disability insurance pays you a percentage of your gross weekly salary if you cannot work due to a covered injury or illness. These benefits can help you cover your expenses and protect your finances at a time when you're paying extra medical bills. With our fast claims review process and weekly benefit payments, you can focus on getting well — not your wallet.

MY WORKSHEET

(For illustrative purposes only.)

Monthly expenses you should consider

Mortgage/rent	$ _____
Transportation *(gas, car payments, repairs)*	$ _____
Utilities *(electric, water, cable, internet)*	$ _____
Insurance *(health, life, car, home)*	$ _____
Food & clothing *(groceries, restaurants)*	$ _____
Education *(tuition, books, supplies)*	$ _____
Loans/credit card debt	$ _____
Child care/elder care	$ _____
Savings contributions *(retirement)*	$ _____
Medical costs *(doctor copays, medications)*	$ _____
Total monthly expenses	$ _____
Current monthly income *(after taxes)*	$ _____
Total monthly income if disabled	$ _____
Less total monthly expenses *(from above)*	– $ _____
Monthly surplus or shortfall	$ _____

How to apply To learn more, watch for information from your employer.

Get the coverage you need.

Your employer is offering you the opportunity to purchase Unum's short term disability insurance.

Reasons to buy this coverage at work — now.

- No medical questions to answer. You are guaranteed coverage if you sign up during your initial enrollment at work.*
- No checks to write. Your cost is conveniently deducted from your paycheck.

What are these?

Benefit period and elimination period

Benefit period — If you become disabled, this is the maximum amount of time you could 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 accrue your disability benefits.

My notes on short term disability insurance:

_____

_____

_____

_____

_____

_____

_____

_____

GetBenefitSmart.com

Finally, benefits made simple

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

1 Social Security Administration, http://www.ssa.gov/pressoffice/basicfact.htm, Basic Facts," April 4, 2012.

2 National Safety Council, Injury Facts, 2011.

Underwritten by: Unum Life Insurance Company of America, Portland, Maine
In New York, underwritten by: First Unum Life Insurance Company, New York, New York

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. See the actual policy or your Unum representative for specific provisions and details of availability. 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.

Unum complies with all state civil union and domestic partner laws when applicable.

unum.com

© 2012 Unum Group. All rights reserved. Unum is a registered trademark and marketing brand of Unum Group and its insuring subsidiaries.