

# If you can't work, why should your bank account suffer?

Help keep your finances together with Unum's group long term disability insurance.

## Savings aren't always enough.

Even though Jane and Kurt have two incomes, they need both of their paychecks to cover the bills every month. They know that a serious illness or accident could keep one — or both — of them from going to work for months. They want some security so that losing one of their paychecks doesn't threaten everything they have worked for.



## Who's at risk?

- Over 70% of American households could not pay their normal living expenses if a wage earner is disabled for six months.<sup>1</sup>
- More than 38 million Americans suffer disabling injuries each year.<sup>2</sup>
- Most disabilities are not work-related, and therefore not covered by workers' compensation.<sup>3</sup>



## Your disability benefits help cover what matters most.

Unum's long term disability insurance pays you a percentage of your gross monthly salary if you cannot work due to a covered injury or illness.

It can provide a monthly benefit whether your disability prevents you from working at all or limits your ability to work.

These benefits can help you cover your expenses and protect your finances at a time when you're paying extra medical bills.

## MY WORKSHEET

(For illustrative purposes only.)

### Monthly expenses you should consider

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

## How to apply

Your benefit enrollment is coming soon. To learn more about Unum's long term disability insurance, watch for information from your employer.

# Get the coverage you need.

Your employer is giving you the opportunity to purchase Unum's long 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.
- You can take advantage of affordable group rates.

## Extra long term disability features that add value:

Long term disability insurance can provide a monthly benefit whether your disability prevents you from working at all or limits your ability to work.

### Return-to-work support

Unum's insurance plan features programs for rehabilitation, worksite modifications, part-time return-to-work strategies, and a number of resources to help employees maximize their abilities after experiencing a disability.

If you are receiving long term disability benefits and participating in the return-to-work program, you can receive an additional 10% of your gross disability benefit (up to \$1,000 per month). You may also qualify for a dependent care benefit for family members under age 15, or for family members over age 15 who require personal care assistance.

### Work-life balance (EAP)\*\*

Work-life balance provides professional assistance for a wide range of personal and work-related issues. The service is available to you and your family members 24 hours a day, 365 days a year, and provides resources to help employees find solutions to everyday issues, such as financing a car or selecting child care, as well as more serious problems, such as alcohol or drug addiction, divorce or relationship problems. There is no additional charge for using the program, and employees do not have to have filed a disability claim or be receiving benefits to use the program.

## Social Security Disability Insurance assistance

Social Security Disability Insurance only covers severe disabilities that are expected to last at least 12 months or result in death. However, if you need to file an application for Social Security Disability Insurance assistance, Unum can put you in touch with an expert who can assist you through the process.<sup>4</sup>

## What are these?

### Benefit period and elimination period

Your plan will include a set benefit period and elimination period. If you are not familiar with those terms, here's a quick explanation:

**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 benefits.

### My notes on long term disability insurance:

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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.

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

\*\*The work-life balance employee assistance program is provided by Ceridian Corporation and is 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 service is not valid after termination of coverage and may be withdrawn at any time. Please contact your Unum representative for full details.

1 Charles River Associates, "Financial Security for Working Americans: An Economic Analysis of Insurance Products in Workplace Benefits Programs," August 2011.

2,3 National Safety Council, Injury Facts, 2011.

4 Social Security advocacy services are provided by GENEX Services, Inc. or The Advocator Group, LLC. Referral to one of our advocacy partners is determined by Unum.

The policies or their provisions may vary or be unavailable in some states. The policies have exclusions and limitations that may affect any benefits payable. See the actual policy or your Unum representative for specific provisions and details of availability. Unum complies with all state civil union and domestic partner laws when applicable.

Underwritten by: Unum Life Insurance Company of America, Portland, Maine

In New York, underwritten by: First Unum Life Insurance Company, New York, New York [unum.com](http://unum.com)

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FOR EMPLOYEES