

Being unable to work shouldn't hurt your bank account.

Help keep your finances together with Unum's group Short and Long Term Disability Insurance.

Savings aren't always enough.

Lori doesn't need payday to remind her how much her family relies on her income. Her children's tuition, braces and soccer camp all add up. Knowing that a serious illness or accident could leave her without pay for months, she wants to make sure the family has an income stream that kicks in when she needs it.



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.

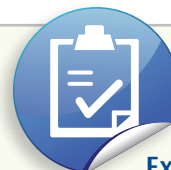
If your disability continues, Long Term Disability Insurance can provide a monthly benefit whether you are totally disabled or only able to work part time.

These benefits can help you cover your expenses and protect your finances at a time when you're paying extra medical bills. If you choose both coverages, they can provide benefits for the short and long term.

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

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.¹
- Most disabilities are not work-related, and therefore not covered by workers' compensation.²



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

Get the coverage you need.

Your employer is giving you the opportunity to purchase Unum's group Short and Long Term Disability Insurance.

Reasons to buy this coverage at work — now

1. No medical questions to answer. You are guaranteed coverage if you sign up during your initial enrollment at work, as long as the required minimum participation is met.*
2. No checks to write — your cost is conveniently deducted from your paycheck.
3. Short Term Disability coverage can transition smoothly to Long Term Disability coverage, if needed, without a lapse in benefits.

Extra Long Term Disability features that add value:

Long term Disability benefits are paid for disabilities for a covered illness or injury whether you are totally disabled or if you can work part time.

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. Unum will determine when and to what extent return-to-work services are appropriate.

Return-to-work benefit

Employees on long term disability who are in the return-to-work program can receive an additional 10% of their gross disability benefit as well as an additional dependent care benefit for family members under age 15, or personal care for family members over age 15.

Social Security Disability Insurance assistance

This government program is only for people with severe disabilities that are expected to last at least 12 months or result in death. However, if you need to file an application for federal SSDI assistance, Unum will assign experts to assist you through the process.³

Work-life balance employee assistance program**

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 you and your family members find solutions to everyday issues, such as creating a budget or selecting child care, as well as more serious problems, such as alcohol or drug addiction, divorce or financial problems. There is no additional charge for using the program, and you don't have to file a disability claim or be receiving benefits to use the program.

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 qualify for your disability benefits.

My notes on Short and Long Term Disability Insurance:

GetBenefitSmart.com

Finally, benefits made simple



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

** The Work-life balance employee assistance program, provided by Ceridian HCM, is available with select Unum insurance offerings. Terms and availability of service are subject to change. Service provider does not provide legal advice; please consult your attorney for guidance. Services are not valid after coverage terminates. Please contact your Unum representative for details.

1 Charles River Associates (prepared for Unum), *Financial Security for Working Americans: An Economic Analysis of Insurance Products in Workplace Benefits Programs* (2011).

2 National Safety Council, *Injury Facts* (2014).

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

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 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.

These policies provide disability income insurance only. They do NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services.

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

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