



If you couldn't work, could you pay your bills?

Help keep your finances together with Unum's group Short Term 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's available when she needs it.

Your disability benefits help cover what matters most

Unum's Short Term Disability Insurance pays you a portion of your gross weekly earnings 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.

What's the risk?

Consider the frequency of disability. Can you afford *not* to be protected?



Every **7 seconds** — how often a working-age American becomes disabled for one month or more¹

77%

Could your finances survive?

More than **three-quarters** of workers think that missing work for three months because of injury or illness would create a financial hardship.²



If a disability kept you from earning an income, how would you pay for:

- Mortgage/rent
- Car insurance
- Groceries
- Medical bills
- Utilities
- Credit card bills

How to apply

To learn more, watch for information from your employer.

Get the coverage you need.

This coverage works hard when you can't, to help you meet your important obligations.

Reasons to buy this coverage at work — now

1. Competitive group rates you won't find outside your workplace.
2. If you apply during your initial enrollment, you can get this coverage without a health exam or medical questions, as long as the minimum participation requirement is met.**
3. No checks to write — your portion of the premium is conveniently deducted from your paycheck.

Why Unum?

With more than 160 years in the insurance industry, Unum has the expertise to create coverage designed to meet your specific needs.

And if you ever need us, our experienced claims professionals will be there to help you every step of the way.

Extra features that add value

Depending on the plan selected by your employer, this plan may come with these additional benefits:

Work-life balance employee assistance program

Access to master's-level consultants who can help with everyday issues — or more serious problems, such as divorce or addiction. Available online or over the phone, 24 hours a day.

Worldwide emergency travel assistance program

With one phone call, you, your spouse and dependent children can get immediate travel assistance anywhere in the world, when you travel 100 or more miles from home. This service includes help with medical evacuation, hospital admissions, lost passports and more. A spouse traveling on business for his or her employer is not covered by the program.

Survivor benefit

If you were to die while out of work on a disability claim, your survivor could receive a lump-sum benefit. This benefit is not subject to any deductions.

Rehabilitation and return-to-work assistance

Unum also provides the vital support and services you need to get back to work and to a productive lifestyle. If you qualify and participate in this program, Unum will pay an additional benefit of 10% of your gross disability payment — up to a maximum of \$250 per week.

What do these terms mean?

Benefit period — The maximum amount of time you can receive benefits for a covered disability.

Elimination period — 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.

Benefit amount — The amount you can receive every month while on disability.

* Your disability benefit may be reduced by deductible sources of income and any earnings you have while you are disabled.

** In some cases, medical questions may apply. Benefits may be subject to a pre-existing condition limitation. You must be actively employed to apply for benefits. You are considered in active employment, if on the day you apply for coverage, you are being paid regularly by your company for the required minimum hours each week and you are performing the material and substantial duties of your regular occupation.

1 Council for Disability Awareness, "2013 Employer Disability Awareness Study" (2013).

2 Consumer Federation of America and Unum, "Employee Knowledge and Attitudes about Employer-Provided Disability Insurance" (2012).

Worldwide emergency travel assistance services, provided by Assist America, Inc., are available with select Unum insurance offerings. Terms and availability of service are subject to change and prior notification requirements. Services are not valid after coverage terminates. Please contact your Unum representative for details.

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

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.

The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable. See the actual policy or your Unum representative for specific provisions and details of availability.

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