



# An injury or illness shouldn't disable your income.

That's why your employer provides Long Term Disability Insurance for you.

## Savings aren't always enough.

Dave is an office manager for an accounting firm. On weekends, he 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 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?

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



# Get the coverage you need.

Your employer is paying the premium for Unum's 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:

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

1 Social Security Administration, Social Security Administration, "Fact Sheet Social Security", 2017. <https://www.ssa.gov/news/press/factsheets/basicfact-alt.pdf>

2 National Safety Council, *Injury Facts*, 2017.

Services may not be available in New York.

The Work-life Balance Employee Assistance Program, provided by HealthAdvocate, 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.

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.

GetBenefitSmart.com  
Finally, benefits made simple



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 Department of Financial Services.

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 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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