



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

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



DISABILITY BENEFITS HELP PROTECT WHAT YOU WORK FOR.

Unum's Short Term Disability Insurance could pay you a percentage of your gross weekly earnings (up to your plan maximum) if you have a covered illness or injury and can't work. It can help you cover your expenses and protect your finances at a time when you're not getting a paycheck and have extra medical bills.



SAVINGS AREN'T ALWAYS ENOUGH.

Kathie worked hard to get through college, get a great job and get off her parents' insurance. Now that she's bought a house, she wants to make sure she can pay her own bills and not rely on her parents for help. She wouldn't want the financial fallout of an accident or illness to sideline her finances.

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

Why is this coverage so valuable?

You can use this money however you choose. It can help you pay for your rent or mortgages, groceries, out of pocket medical expenses and more.

What are these?

Benefit period

If you become disabled, this is the maximum amount of time you can receive benefits for a covered disability. You have a **22 week** benefit duration.

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. Your benefits would begin after you become disabled for 30 days

You are eligible for coverage if you are an active employee in the United States working the required minimum hours per week.

See your plan administrator for eligibility details.

Coverage Amounts:

Cover 66.667% of your weekly income, up to a maximum benefit of \$1,385 per week.

*See the Legal Disclosures for more information

*If you did not get coverage when you were first eligible, you will have to answer medical questions now. If you are newly eligible, you are guaranteed coverage now with no medical questions. If you already have coverage, you can increase it up to the maximum available with no medical questions. New coverage may be subject to pre existing condition limitations.

Disability Benefits Worksheet

Calculate your weekly disability benefit.

$$\begin{array}{rclclcl} \$ \underline{\hspace{2cm}} & \div 52 = & \$ \underline{\hspace{2cm}} & \times & 66.667\% & = & \$ \underline{\hspace{2cm}} \\ \text{Enter your} & & \text{Your weekly} & & \text{(Max \% of} & & \text{Maximum weekly benefit available} \\ \text{annual earnings} & & \text{earnings} & & \text{income covered)} & & \text{(If the amount exceeds the plan max} \\ & & & & & & \text{of \$1,385, enter} \\ & & & & & & \text{\$1,385.)} \end{array}$$

1, 2 Council for Disability Awareness, "The Crisis of Disability Coverage in America" (2018).

*Benefits may be subject to a pre-existing condition. Insurance coverage will be delayed if you are not an active employee because of an injury, sickness, temporary layoff, or leave of absence on the date that insurance would otherwise become effective.

You have a pre-existing condition if:

- You received medical treatment, consultation, care or services including diagnostic measures for the condition, or took prescribed drugs or medicines for it in the 3 months just prior to your effective date of coverage; and
- The disability begins in the first 12 months after your effective date of coverage.

EXCLUSIONS AND LIMITATIONS

Benefits will not be paid for disabilities caused by, contributed to by, or resulting from:

- War, declared or undeclared or any act of war;
- Active participation in a riot;
- Intentionally self-inflicted injuries;
- Loss of professional license, occupational license or certification;
- Commission of a crime for which you have been convicted;
- Any period of disability during which you are incarcerated;
- Any occupational injury or sickness (this will not apply to a partner or sole proprietor who cannot be covered by law under workers' compensation or any similar law);
- The loss of a professional or occupational license does not, in itself, constitute disability.



**Better
benefits
at work.™**

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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