



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

