



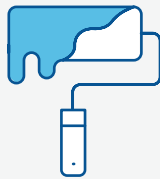
An injury or illness shouldn't disable your income.

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



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.



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.

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.

*If you did not get coverage when you were first eligible, you will need to answer medical questions. If you are newly eligible, you are guaranteed coverage now with no medical questions.

If you already have coverage, you can increase it up the maximum available with no medical questions. New coverage may be subject to pre existing condition limitations

Why is this coverage so valuable?

Your employer is paying a portion of the cost of this coverage. You can use the money however you choose. It can help you pay for your rent or mortgage, groceries, out of pocket medical expenses and more.



WHAT ARE THESE?

Benefit period

This is the maximum length of time you can receive benefits while you are disabled. You can receive benefits to age 65.

Elimination period

Your elimination period is 180 days. This is the number of days that must pass after a covered accident or illness before you can begin to receive benefits.

How much coverage can I get?

You are eligible for coverage if you are an active employee in the United States working the required minimum hours per week. Please see your Plan Admin for eligibility details.

Coverage amounts

Cover 60% of your monthly income, up to a maximum payment of \$6,000.

*See the Legal Disclosures for more information.

The monthly benefit may be reduced or offset by other sources of income. The IRS may require you to pay taxes on certain benefit payments. See your tax advisor for details.

EXTRA FEATURES THAT ADD VALUE

Work-life balance employee assistance program

Online resources, 24-hour, toll-free access to master's-level consultants for confidential** advice on everyday issues as well as more serious ones.

Worldwide emergency travel assistance program

This service provides you and your family with emergency medical assistance 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.

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

** The consultants must abide by federal regulations regarding duty to warn of harm to self or others. In these instances the consultant may be mandated to report a situation to the appropriate authority.

Not for use in New Mexico.

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.

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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benefits
at work.™

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