



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

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

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.



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 become ill or injured 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.

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 67.¹
- Most disabilities are not work-related, and therefore not covered by workers' compensation.²

What's next

To learn more about Unum's short 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

Get the coverage you need.

Your employer is paying the premium for Unum's Short Term Disability Insurance for all eligible employees.

Advantages of Short Term Disability plan

1. Your employer pays the premium.
2. No medical questions to answer. You are guaranteed coverage.

Extra feature that adds value

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 \$250 per week.

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 Short Term Disability Insurance:

GetBenefitSmart.com
Finally, benefits made simple



¹ Social Security Administration, "Social Security Basic Facts" (Jul. 26, 2013; accessed Jul. 31, 2013), <http://www.ssa.gov/pressoffice/basicfact.htm>.

² National Safety Council, *Injury Facts* (2014).

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.

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.

unum.com

© 2014 Unum Group. All rights reserved. Unum is a registered trademark and marketing brand of Unum Group and its insuring subsidiaries.