

# What's financial protection worth to you?

Disability insurance protects your paycheck — affordably

You probably don't think twice about spending money on certain things — the morning paper, or that afternoon coffee.

Did you know that, for the same small amount of money, you could also protect your savings from the costs of an unexpected disability?

## Cost comparison: How disability insurance stacks up

SHORT TERM DISABILITY*	LONG TERM DISABILITY*	NEWSPAPER 	COFFEE 
<b>\$.70</b> Daily cost.....	<b>\$.80</b>	<b>\$1.00</b>	<b>\$1.50</b>

Now, imagine the true cost of a disability.

If you weren't able to work, you could be **without a paycheck for weeks — or months.**

However, your other expenses would continue:

Household bills (groceries, utilities, etc.)

Car payments

Mortgage or rent



**Disability insurance is the smart answer.**

Short term disability benefits replace a portion of your weekly income, and long term disability can pay benefits even longer — for more serious conditions.

**The best part?**

You may be able to afford disability coverage without changing your normal spending habits.

The cost is conveniently deducted from your paycheck — so you don't have to give it a second thought.

\*Average cost per day to cover 60% of a \$50,000 annual salary. Premium will vary based on the plan selected.

**MORE**

To learn more, talk your HR representative or visit [unum.com/Employees/Benefits/Disability.aspx](http://unum.com/Employees/Benefits/Disability.aspx).



## Exclusions and limitations:

### Long term disability insurance

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

- Intentionally self-inflicted injuries;
- Active participation in a riot;
- War, declared or undeclared, or any act of war;
- Commission of a crime for which you have been convicted;
- Loss of professional license, occupational license or certification; or
- Pre-existing condition (see pre-existing condition section).

Unum will not pay benefits for any period of disability during which you are incarcerated.

### Termination of the policy

Your coverage under the policy ends on the earliest of the following:

- The date the policy or plan is cancelled;
- The date you no longer are in an eligible group;
- The date your eligible group is no longer covered;
- The last day of the period for which you made any required contributions; or
- The last day you are in active employment except as provided under the covered layoff or leave of absence provision.

Unum will provide coverage for a payable claim which occurs while you are covered under the policy or plan.

### Pre-existing conditions

Benefits for a pre-existing condition (defined as a sickness or injury, or symptoms of a sickness or injury, whether diagnosed or not, for which you received medical treatment, consultation, care or services, including diagnostic measures, took prescribed drugs or medicine, or had been prescribed drugs or medicine to be taken in the 12 months just prior to your effective date) will not be paid during the first 12 months the policy is in force.

### Short term disability insurance

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

- Intentionally self-inflicted injuries;
- War, declared or undeclared, or any act of war;
- Loss of professional license, occupational license or certification;
- Commission of a crime for which you have been convicted;
- Pre-existing condition, if applicable;

- Occupational injury or sickness (excluding a partner or sole proprietor who cannot be covered under workers' compensation or any similar law; also, this occupation exclusion may not apply if the policy offers 24-hour coverage);
- Active participation in a riot; or
- Any period of disability during which you are incarcerated.

### Termination of the policy

Your coverage under the policy ends on the earliest of the following:

- The date the policy or plan is cancelled;
- The date you no longer are in an eligible group;
- The date your eligible group is no longer covered;
- The last day of the period for which you made any required contributions; or
- The last day you are in active employment except as provided under the covered layoff or leave of absence provision.

Unum will provide coverage for a payable claim which occurs while you are covered under the policy or plan.

Underwritten by: Unum Life Insurance Company of America, Portland, Maine  
In NY, underwritten by: First Unum Life Insurance Company, New York, New York

This information is not intended to be a complete description of the insurance coverage available. The policies or their provisions may vary or be unavailable in some states.

The policies have exclusions and limitations which may affect any benefits payable. For complete details of coverage and availability, please refer to Policy Forms C.FP-I et al. or contact your Unum representative.

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 complies with all state civil union and domestic partner laws when applicable.

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