Better benefits at work.

Individual Short Term Disability Insurance

If you're sidelined, will your bank account be disabled?

Help protect your income with Unum's Individual Short Term Disability Insurance.

Income protection that works when you can't

Jill was spring cleaning and took a bad fall off a ladder. She needed surgery and time off work to heal. Her Short Term Disability Insurance helped her pay the bills while she was recovering.

A disability can come out of nowhere

- Every **10** minutes more than **700** Americans suffer an injury severe enough to seek medical help.[1]
- That's about **38 million** per year.[2]
- Most injuries are **not work-related**, and therefore **not covered** by workers compensation.[3]

But injuries aren't the only reasons you might not be able to work

- Approximately **90% of all disabilities** are **caused by illnesses** rather than accidents.[4]
- Social Security disability insurance **doesn't cover** short term disabilities.[5]

Disability benefits to help keep your account up and running

Individual Short Term Disability Insurance can pay you a percentage of your monthly salary if you become injured or ill due to a covered off-the job disability or covered pregnancy.

You can choose monthly benefit amounts from $400 to $5,000. You can use it any way you choose.

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

How to apply

To learn more, watch for information from your employer.

Get the coverage you need.

Individual Short Term Disability Insurance is offered to all eligible employees ages 17 to 69* who are actively at work. You decide if it's right for you.

Reasons to buy this coverage at work

- You own the policy so you can keep it even if you leave the company or retire. Unum will bill you directly for the same premium amount.
- Coverage becomes effective on the first day of the month in which payroll deductions begin.
- Your policy is guaranteed renewable, until age 72, as long as you pay the premiums on time.
- Affordable premiums are based on your age on the policy effective date and are deducted from your paycheck.

Get the options you need

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 accrue your disability benefits.

Benefit amount

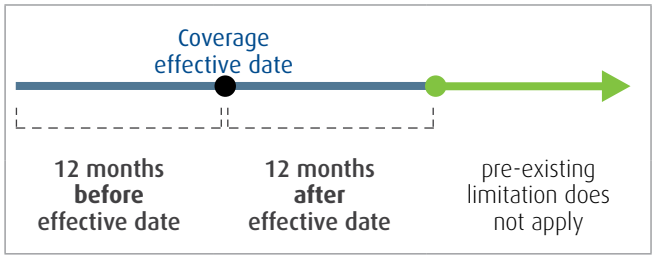
Choose a monthly benefit between $400 and $5,000 for an off-the-job illness or injury disability. Coverage of up to 60%** of your gross monthly salary may be offered.

Features that add value

A waiver of premium — Included at no extra charge for covered injuries and illnesses. It means you don't have to pay your premiums after 90 days of total disability or the elimination period (whichever is longer). They'll be waived as long as the disability continues, up to the maximum benefit period.

Policy provisions

Pre-existing condition limitation — If you have a pre-existing condition within a 12-month† period before your coverage effective date, benefits will not be paid for a disability period if it begins during the first 12 months†† the policy is inforce.



A pre-existing condition is a condition for which symptoms existed (within 12 months before your coverage effective date) that would cause a person to seek treatment from a physician or for which a person was treated or received medical advice from a physician, or took prescribed medicine. The determination on whether your condition qualifies as pre-existing will be based on the date of disability and not the date you notify Unum.

Pregnancy# — Is considered the same as any other covered illness after the policy has been in effect for 9 months. The available monthly benefits will be paid upon fulfillment of the elimination period. Benefits will not be paid if the insured individual gives birth within nine months after the coverage becomes effective. However, medical complications of pregnancy may be considered as any other covered sickness, subject to the pre-existing condition limitation.

GetBenefitSmart.com
Finally, benefits made simple

Employees must be U.S. citizens or legally authorized to work in the U.S. to receive coverage.

VT and CA policies will automatically receive the Mental Illness Rider. The coverage will be provided at 100% of the base amount. The maximum benefit period is 24 months.

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. The expected benefit ratio for this policy is 50%. This ratio is the portion of future premiums which the company expects to return as benefits, when averaged over all people with this policy.

1,2,3 National Safety Council, *Injury Facts* (2014).
4 Council for Disability Awareness, "Chances of Disability: Me, Disabled?" (2012; accessed Jun. 15, 2014), http://www.disabilitycanhappen.org/chances_disability/disability_stats.asp.
5 Social Security Administration, "Disability Planner: What We Mean by Disability" (Oct. 15, 2012; accessed Jan. 19, 2014), http://www.ssa.gov/dibplan/dqualify4.htm.

* In CA and NY, the issue age is 17 to 64.
** Coverage in CA, HI, NJ, RI and NY is limited to 40%.
† Six-month period applies to ID and NV.
†† Six-month period in Texas.
# Nine-month giving birth exclusion is not applicable in KS, MT and OK.

Underwritten by: Provident Life and Accident Insurance Company, Chattanooga, Tennessee
In New York, 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 policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations that may affect any benefits payable. For complete details of coverage and availability, please refer to policy forms L-21776, L-21820-CA and FUL-21776 or see your Unum representative.

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