Better benefits at work.

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

Help protect your finances with Unum's individual short term disability insurance.

How much is enough for your lifestyle?

Janet has worked hard to grow in her nursing career. She's got a great marriage and a brand new home. Now she wants a baby. She doesn't want to choose between making the house payment and taking maternity leave. She is looking for coverage that will give her the best of both worlds.

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.



How to apply

To learn more, 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

Who's at risk?

- More than 38 million Americans suffer disabling injuries and seek medical help each year.[1]
- Most disabilities are not work-related, and therefore not covered by workers' compensation.[2]
- Over 70% of American households could not pay their normal living expenses if a wage earner is disabled for six months.[3]

Get the coverage you need.

Individual short term disability insurance is offered to all eligible employees ages 17 to 69[4] who are actively at work. You decide if it's right for you.

Four reasons to buy this coverage at work

1. 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.
2. Coverage becomes effective on the first day of the month in which payroll deductions begin.
3. Your policy is guaranteed renewable, until age 72, as long as you pay the premiums on time.
4. Affordable premiums are based on your age on the policy effective date and are deducted from your paycheck.

Get the options you need

You can choose from the following options:

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

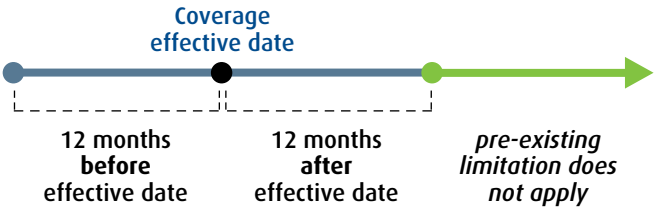
Choose a monthly benefit between $400 and $5,000 for an off-the-job illness or injury disability. Coverage of up to 60%[5] of your gross monthly salary may be offered.

Features that add value

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[6] period before your coverage effective date, benefits will not be paid for a disability period if it begins during the first 12 months[7] 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[8] — Nine months after coverage becomes effective, pregnancy is considered the same as any other covered illness. 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.

My short term disability coverage

Amount I applied for: $ _____

Cost per pay period: $ _____

Date deductions begin: ___/___/____

(For your records — complete during your enrollment)

GetBenefitSmart.com
Finally, benefits made simple



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

Three-month benefit period is not available in ID, NJ and VT.

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

1,2 National Safety Council, *Injury Facts* (2012).
3 Charles River Associates (prepared for Unum), *Financial Security for Working Americans: An Economic Analysis of Insurance Products in Workplace Benefits Programs* (2011).
4 In CA and NY, coverage is offered to eligible employees ages 17 to 64.
5 Coverage in CA, HI, NJ, RI and NY is limited to 40%.
6 Six-month period applies in ID and NV.
7 Six-month period in TX (for applicants 65+).
8 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 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 Insurance Department. 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.

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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