

Disability Benefits

*****Active Employees Only*****

EVIDENCE OF INSURABILITY:

If you do not enroll when you first become eligible for these benefits or if you elect to increase your disability benefits at a later date, you must complete the Evidence of Insurability process and pre-existing conditions limitation will apply.

Why do you work?

- ✓ To pay the bills
- ✓ To accomplish something
- ✓ To make your life work

What if you become too sick or hurt to work?

- ✓ What would happen to your income?
- ✓ How would you maintain your lifestyle?
- ✓ Pay your bills?
- ✓ What would happen to your retirement dreams and other financial goals?

Understand the need...

In the last **10 minutes**,
490 Americans became disabled.

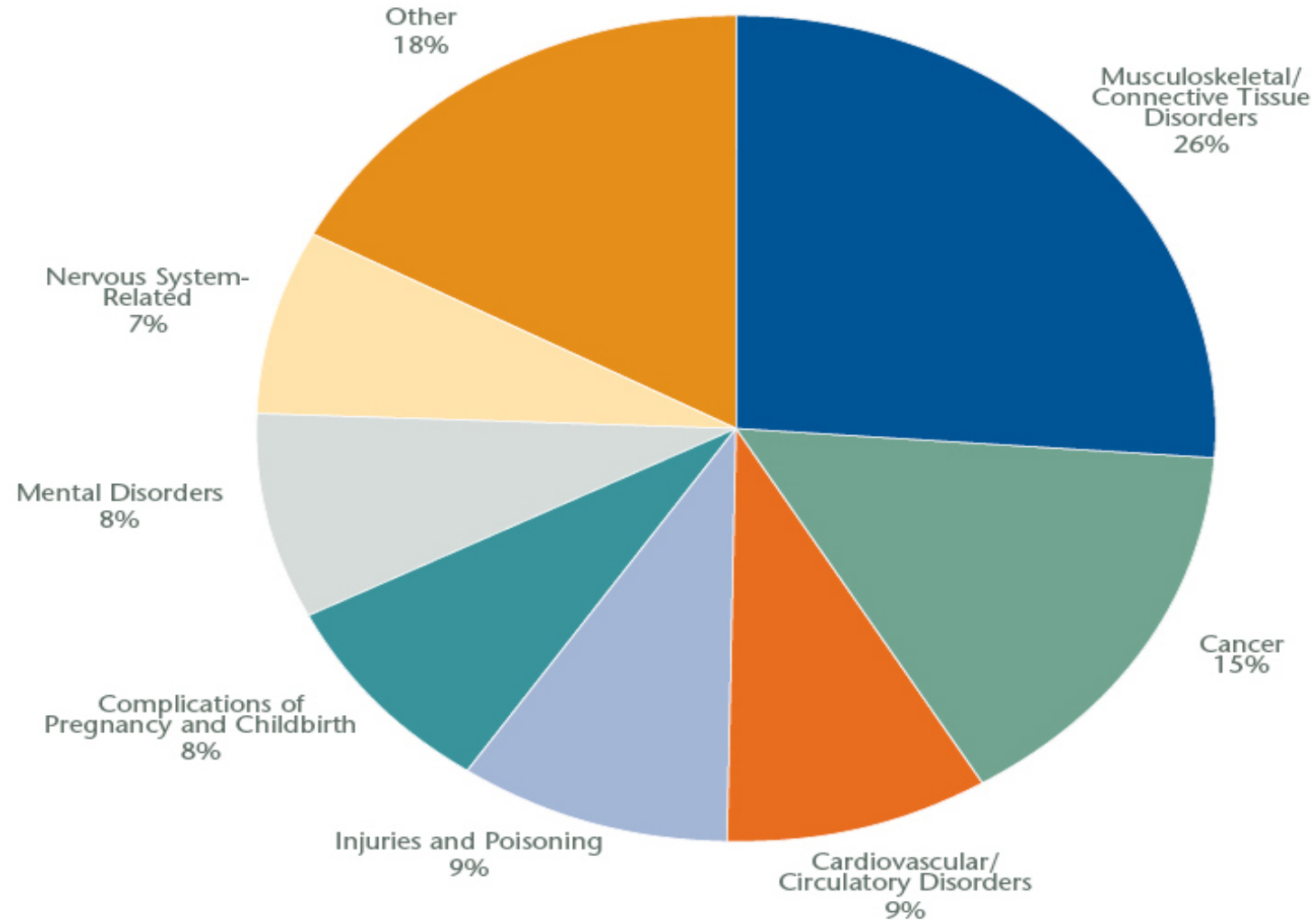
Source: National Safety Council, Injury Facts®, 2010 Edition.

62% of all personal bankruptcies filed
in the United States in 2007 were due
to the inability to pay medical expenses.

Source: June 24, 2009, The American Journal of Medicine, based on the Harvard University report.

Disability Benefits

Disabilities play no favorites



Disability Benefits

Unum is providing two disability plan options:

- short term disability
- long term disability

Unum is the largest group disability provider in the U.S.

You can buy Short Term, Long Term or both.

Plans allow you to pick benefits tailored to your needs.

Short Term Disability Benefits

- Starts after an accident or illness keeps you from working for a set number of days.
- Pays a percentage of your weekly salary until you can return to work or 90 days
- A maternity benefit is included as well.
- Pre-existing condition limitation: Any condition you were seen/treated for 3 months prior to effective date is not covered for 12 months.
- Benefits paid are **TAX FREE!**



Short Term Disability Benefits

Weekly Benefit:	Up to \$2,000 a week	Benefits are tax free to the Employee	
Employee	Weekly Benefit	Elimination Period	Maximum Benefit
Option(s):	Percentage:	Injury/Sickness:	Duration:
Choice 1:	50%	30/30 days	9 WEEKS
Choice 2:	60%	14/14 days	11 WEEKS
Choice 3:	66.6667%	0/7 days	13 WEEKS

Short Term Disability Benefits

Premium is calculated from a number of factors:

- Employee age
- Income
- Benefit elected

The online enrollment system does all the math for you!

Long Term Disability Benefits

- Starts after an accident or illness keeps you from working for 90 days.
- Pays a percentage of your monthly salary until you can return to work or the end of the benefit period
- Pre-existing condition limitation: Any condition you were seen/treated for 3 months prior to effective date is not covered for 12 months.
- Benefits paid are **TAX FREE!**



Long Term Disability Benefits

Monthly Benefit:	Up to \$10,000 a month	Benefits are Tax Free to the ee.
Employee Option(s):	Monthly Benefit Percentage:	Maximum Benefit Duration:
Choice 1:	50%	5 Year Benefit Period
Choice 2:	60%	10 Year Benefit Period
Choice 3:	66.67%	Social Security Retirement Age/Reducing Benefit Duration

Long Term Disability Benefits

Premium is calculated from a number of factors:

- Employee age
- Income
- Benefits elected

The online enrollment system does all the math for you!