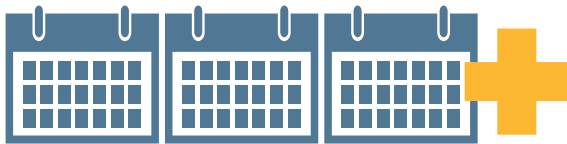


# Why buy long term disability insurance?

**IF YOU CAN'T WORK** due to an injury or illness, long term disability insurance (LTD) can replace part of your paycheck for several months or years.

## Disability is more common than you think

3 out of 10 employees between the ages of 35 and 65 **will be out of work for 3 months or longer** due to an accident or illness.<sup>1</sup>



In 2013, **top causes** of Unum long term disability claims were:<sup>2</sup>



## Your personal finances may take a hit

Over **70%** of American households **couldn't pay normal living expenses** if a wage earner is disabled for six months.<sup>3</sup>



Most injuries are not work-related — and therefore are **not covered** by workers' compensation.<sup>4</sup>

## Employers also feel the effects

In 2012, off-the-job injuries led to about **245 million days** of lost time and cost over **\$280 billion**.<sup>5</sup>



## UNUM IS THE SMART SOLUTION:

We've been the leader in group disability benefits for



In 2013, Unum processed nearly **490,000** new claims and paid **\$5.5** benefits. Of those, nearly **366,000** were for disability coverage.<sup>7</sup>

**91%** of LTD claimants are satisfied that their Unum contact offered timely responses to questions.<sup>8</sup>



 To learn more about this long term financial protection, please contact your HR department or Unum representative.

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1 Society of Actuaries, *Commissioners Individual Disability Table A* (1985).

2,7 Unum internal data (2013). Note: Causes are listed in ranked order.

3 Charles River Associates (prepared for Unum), *Financial Security for Working Americans: An Economic Analysis of Insurance Products in Workplace Benefits Programs* (2011).

4,5 National Safety Council, *Injury Facts* (2014).

6 Employee Benefit Plan Review, *Group Accident & Health Surveys 1976-1990* (1977-1991); *Gen Re, U.S. Group Disability Market Surveys 1991-2012* (1992-2013).

8 Market Decisions, *2012 Unum STD, FMLA and LTD Claimant Satisfaction Research* (2013). Percentage of respondents who answered "Very Satisfied/Satisfied."

The policy or its provisions may vary 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.

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

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# 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.

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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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# Disability: What you don't know could hurt you.

## Some common causes of disability claims<sup>3</sup>

- Muscle, back and joint disorders
- Spine and nervous system disorders
- Cardiovascular and circulatory diseases
- Cancer and tumors
- Accidents, injuries and poisonings
- Mental illness and behavioral disorders
- Respiratory system disorders
- Infectious and parasitic diseases
- Digestive system disorders

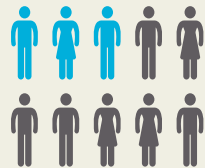
## You don't have to be seriously injured to be disabled.

If you're like most people, you may think you need to have a catastrophic injury before disability coverage can help. In reality, that isn't the case.

It's true that accidents and injuries contribute to many disabilities. However, most often, disabilities are caused by common illnesses, like diabetes, cancer, cardiovascular and circulatory disease.<sup>1</sup> **In fact, 90% of all disabilities are due to an illness — not an accident.**<sup>2</sup> And having the right disability coverage in place can make all the difference when you're unable to earn your income.

## The risk of becoming disabled may be greater than you think.

The majority of wage earners today think there's little chance that they'll become disabled. However, disabilities are more common than you think:



Studies reveal that **3 out of every 10** employees between the ages of 35 and 65 will be **out of work** for at least 3 months due to an accident or illness.<sup>4</sup>

And **your likelihood increases** if you carry excess body weight, use tobacco, or consume alcohol on a frequent basis.<sup>5</sup>

Also consider that most disabilities are **not work-related**, and therefore are **not covered** by workers' compensation.<sup>6</sup>

## Disability can hurt everything you've worked for.

Many wage earners underestimate or fail to consider the devastating impact disability can have on household finances.



Medical debt resulting from loss of income can trigger severe consequences, including damage to your credit rating, housing instability and difficulties accessing medical care.<sup>7</sup> This is on top of the emotional distress it can cause for you and your family.

When you consider families with a member in poor health are 1.5 times more likely to have declared bankruptcy,<sup>8</sup> the potential impact becomes clear.

## Think about your expenses, and how much you could cover without a paycheck.

People tend to think of their paycheck as money coming in. In reality, your paycheck is how you keep your savings from going out. It helps you pay for the things that matter — your house payment, school costs, groceries and gas. With disability coverage, you can continue to earn an income and that can help you maintain your quality of life.

### Disability insurance can help when you need it most.

You may have questions about disability coverage and whether it's really necessary. If you rely on the steady income of a regular paycheck, consider how disability insurance can help you manage lost income from an unforeseen disability.

Disability is common, but with the right planning, you can be prepared.

**MORE** Learn more about disability insurance and how it can protect your income. Contact your Unum representative.



Expense Worksheet	
Mortgage or rent	\$
Car expenses	\$
Educational expenses	\$
Retirement savings	\$
Property taxes	\$
Property insurance	\$
Food	\$
Clothing	\$
Utilities	\$
Medical expenses	\$
Health insurance	\$
Credit payments	\$
Car insurance	\$
Home maintenance	\$
Life insurance	\$
Miscellaneous	\$
<b>Total</b> (monthly financial obligations)	\$
Minus any monthly benefits you might receive from employer or other sources during a disability	-\$
<b>Grand Total</b>	\$

1,2,3,5 Council for Disability Awareness, "Chances of Disability: Me, Disabled?" (2012: accessed Mar. 3, 2013).

4 Society of Actuaries, *Commissioners Individual Disability Table A* (1985).

6 U.S. Social Security Administration, *Fact Sheet*, February 7, 2013.

7 The Henry J. Kaiser Family Foundation, *Medical Debt among People with Health Insurance* (January 2014).

8 Laura McCloud and Rachel E. Dwyer, "The Fragile American: Hardship and Financial Troubles in the 21st Century," *The Sociological Quarterly* (Vol. 52, no. 1, 2011).

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