



Employee benefit offerings



Short term disability insurance

Works when you can't



Short Term Disability – for Units D, E, G, O L, XL, X, Y



How it helps

Can replace a portion of your income when you're unable to work

Helps when you're sidelined with an illness or injury lasting a few weeks to a few months



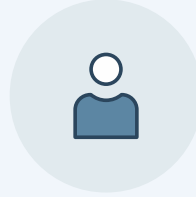
What it covers

Many conditions that keep you from working, including:

- Recovering from regular pregnancy
- Joint disorders
- Injuries
- Behavioral health issues
- Digestive disorders

What you should know

- Coverage Amounts:
 - Employer-paid coverage: Your employer is providing a benefit of 66.6667% of your weekly earnings to a maximum of \$925 per week.
 - Employee optional additional coverage: You can elect to purchase a benefit of 66.667% of your weekly earnings to increase your maximum to \$1,500 per week.
- Benefit duration:
 - Employer paid coverage: 52 weeks
 - Employee optional additional coverage: 52 weeks
- Elimination period:
 - Employer paid coverage: 28 days injury/illness
 - Employee optional additional coverage: 7 days injury/illness



Bill's story

How Short Term Disability Insurance helped

Bill didn't see the car coming toward him until it ran the red light. He also didn't predict that he'd need leg surgery that would keep him out of work for four weeks.

His Short Term Disability Insurance didn't replace 100% of his income, but it helped him cover his living expenses and medical costs while he wasn't getting a paycheck.

Bill can use the money any way he wants to.



Long term disability insurance

A stronger safety net for longer
lasting disabilities



Long term disability insurance – Management consisting of Unit D, E, G, L, O, X, XL, ZX, Y



How it helps

Can replace a portion of your income when you're unable to work for a few months or even a few years



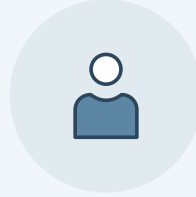
What it covers

Many conditions that keep you from working, including:

- Joint disorders
- Cancer
- Behavioral health issues
- Injury and poisoning
- Circulatory diseases

What you should know

- Maximum monthly percentage: 66.6667%
- Maximum monthly benefit: \$4,000
- Benefit duration: ADEA I
- Elimination period: 360 days
- Pre-existing condition limitation: 3/12 exclusion



Jake's story

How Long Term Disability Insurance helped

When Jake had a stroke, he was taken to a stroke center right away. The damage was limited, but he still had to miss a few months of work while he went through rehabilitation. With no paycheck coming in, he would have had a hard time paying living expenses and out-of-pocket medical costs.

Luckily, Jake had Long Term Disability Insurance. It didn't replace 100% of his salary, but it provided income to put toward the basics like groceries, surgery co-pay, rent, entertainment, cell phone and utilities.



Included with LTD: Assistance when traveling

When things happen, we can lend a helping hand

- Help with finding access to qualified medical providers
- Emergency medical evacuation
- Assistance for missing passports, lost credit cards and stolen cash
- Covers any member of the family when traveling 100 miles or more from home¹

“My wallet was stolen while I was driving my daughter to college in another state. My travel assist coverage helped get replacement credit cards overnighted to our hotel, so she wouldn’t miss orientation.”*

¹ Spouses traveling on business for their employers are not eligible.

* For illustrative purposes only.

Not available in NY

Worldwide emergency travel assistance services, provided by Assist America, Inc., are available with select Unum insurance offerings. Terms and availability of service are subject to change and prior notification requirements. Services are not valid after coverage terminates. Please contact your Unum representative for details.



Thank You



California disclosure

Employee's weekly pre-disability earnings	\$1,000
Short term disability benefit percentage	X 66.6667%
Unreduced maximum benefit	\$666.67
Less Social Security disability benefit per week	- \$300
Less state disability income benefit per week	- \$100
Amount of short term disability benefit per week	= \$266.67

The example above illustrates the effect of benefit reductions and is not intended to reflect the situation of a particular claimant under the policy. The example assumes that the policy provides for a disability benefit payment of 60% of pre-disability earnings. The percentage may vary, depending on the terms of the policy.

Deductible sources of income: Your disability benefit may be reduced by deductible sources of income and any earnings you have while you are disabled, including such items as group disability benefits or other amounts you receive or are entitled to receive. Refer to your certificate for a complete list of deductible sources of income.