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Employee benefit offerings



# Long term disability insurance

A stronger safety net for longer  
lasting disabilities



## Long term disability insurance – Full-Time Employees in units F, H, J, M, N, P, Q, R, V, and Z



### 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



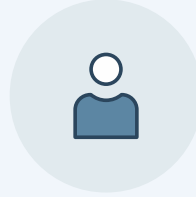
### What it covers

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: 60%
- Maximum monthly benefit: \$5,000
- Benefit duration: ADEA II
- Elimination period: 90 days
- Pre-existing condition limitation: 12/24 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 home<sup>1</sup>

“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.”\*

<sup>1</sup> 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

