



Long Term Disability Insurance

replaces part of your income if a disability keeps you out of work for a long period of time.

How does it work?

This coverage pays a monthly benefit if you have a covered illness or injury and you can't work for a few months — or even longer.

You're generally considered disabled if you're unable to do important parts of your job — and your income suffers as a result.

Why is this coverage so valuable?

You can use the money however you choose. It can help you pay for your rent or mortgage, groceries, out-of-pocket medical expenses and more.

What's covered?

This insurance may cover a variety of conditions and injuries. Here are Unum's top reasons for long term disability claims:¹

- Cancer
- Back disorders
- Injuries and poison
- Cardiovascular
- Joint disorders

This plan does not cover pre-existing conditions. See the disclosure section to learn more.

Consider your monthly expenses



Food \$_____



Transportation
(gas, car payments, repairs) _____



Child care/elder care _____



Mortgage/rent _____



Utilities
(electric, water, cable, phone) _____



Medical costs
(co-pays, medications) _____



Insurance
(health, life, car, home) _____

Total monthly expenses \$_____

What else is included?

Work-life balance EAP

Get access to professional help for a range of personal and work-related issues, including counselor referrals, financial planning and legal support.

Worldwide emergency travel assistance

One phone call gets you and your family immediate help anywhere in the world, as long as you're traveling 100 or more miles from home. However, a spouse traveling on business for his or her employer is not covered.

Survivor benefit

If you die while you've been disabled and receiving benefits for at least 180 days, your family could get a benefit equal to 3 months of your gross disability payment.

Waiver of premium

If you're disabled and receiving benefit payments, Unum waives your cost until you return to work.

¹ Unum internal data, 2015. Note: Causes are listed in ranked order.



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How much coverage can I get?

You*

You are eligible for coverage if you are an active employee in the United States working a minimum of 17.5 hours per week.

Coverage amounts

Cover 60% of your monthly income, up to a maximum payment of \$1,000.
The monthly benefit may be reduced or offset by other sources of income.

*See the Legal Disclosures in the back of this booklet for more information.

- ! Coverage is guaranteed as long as a certain number of employees purchase coverage. If you don't sign up now but decide to apply later, you may have to answer medical questions.

Elimination period

Your elimination period is 180 days. This is the number of days that must pass after a covered accident or illness before you can begin to receive benefits.

Calculate your cost

- Use \$20,000 if your annual earnings exceed this amount. This is the maximum coverage amount offered in this plan.
- Multiply by your rate. Use the rate table to find the rate based on your age.

(Choose the age you will be when your coverage becomes effective on 12/01/2016.)

Disability worksheet

1 Enter your annual earnings and calculate your maximum monthly benefit available.

$\$ \div 12 = \$ \times 60\% = \$$
 Your annual earnings Your monthly earnings (Max % of income covered) Max monthly benefit available

2 Calculate your cost per paycheck

$\$ \div 100 = \$ \times \$ = \$ \div = \$$
 Your annual earnings Rate for the option you choose Number of paychecks per year Total cost per paycheck

Age	Rates
<25	\$0.310
25 - 29	\$0.310
30 - 34	\$0.310
35 - 39	\$0.310
40 - 44	\$0.310
45 - 49	\$0.310
50 - 54	\$0.310
55 - 59	\$0.310
60 - 64	\$0.310
65 - 69	\$0.310
70+	\$0.310

Billed amount may vary slightly. Your rate is based on your age and will increase as you move to the next age band. *The maximum covered annual income is \$20,000.