



## Long Term Disability Insurance

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

### How does it work?

This coverage can pay 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:<sup>1</sup>

- 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)	_____
	<b>Total monthly expenses</b>	<b>\$ _____</b>

### 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.



<sup>1</sup> Unum internal data, 2015. Note: Causes are listed in ranked order.

## Long Term Disability Insurance

### 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 25 hours per week.

#### Coverage amounts

Cover 60% of your monthly income, up to a maximum payment of \$6,000.

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.

- ! If you didn't get coverage when you were first eligible, you'll have to answer medical questions now. If you're newly eligible, you are guaranteed coverage now with no medical questions. If you already have coverage, you can increase it up to the maximum available with no medical questions. New coverage may be subject to pre-existing condition limitations.

#### Elimination period (EP)

Your elimination period is 90 days. This is the number of days that must pass after a covered accident or illness before you can begin to receive benefits.

#### Benefit duration (BD)

This is the maximum length of time you can receive benefits while you're disabled. You can receive benefits up to the Social Security (SS) normal retirement age.

### Calculate your cost

- Use \$120,000 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 07/01/2019.)

Disability worksheet				
<b>1 Enter your annual earnings and calculate your maximum monthly benefit available.</b>				
\$ _____ ÷ 12 = \$ _____	x	60% =	=	\$ _____
Your annual earnings	Your monthly earnings	(Max % of income covered)		Max monthly benefit available
<b>2 Calculate your cost per paycheck</b>				
\$ _____ ÷ 100 = \$ _____	x	\$ _____ =	\$ _____ ÷ _____ =	\$ _____
Your annual earnings	Rate		Number of paychecks per year	Total cost per paycheck

Age	Rates
<25	\$0.100
25 - 29	\$0.190
30 - 34	\$0.340
35 - 39	\$0.490
40 - 44	\$0.700
45 - 49	\$0.970
50 - 54	\$1.160
55 - 59	\$1.390
60 - 64	\$1.440
65 - 69	\$1.100
70+	\$0.880

Billed amount may vary slightly. Your rate is based on your age and will increase as you move to the next age band.