



Benefits made easy

T: 888.920.2322
www.copower.com

Life is Unpredictable

Unum Group Long Term Disability

You understand the value of offering life insurance - to protect your employees' family - but what happens if an employee becomes disabled?

Your employees' livelihood depends on their ability to work, and disability can take that away in an instant.

The odds of facing a disability are greater than you would think as well:



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.¹



70%

Over 70% of American households are unable to pay for normal living expenses if a wage earner is disabled for six months.²



Most injuries are not work-related, which means they are not covered by worker's compensation.³

With close to 40 years as the leader in group disability benefits and a 91%⁴ satisfaction rate with claimants, Unum's long term disability insurance combines protection with assurance.

CoPower's group LTD plans through Unum offer:

- Easy book rates with 2-year Rate Guarantee
- Choice of 90, 180, and 360 day elimination period
- Benefit duration to the Social Security Normal Retirement Age
- 60% income replacement
- Maximum benefit up to \$7500 per month
- Own-occupation and partial definitions of disability
- Two-year own occupation period
- No minimum earnings loss required during elimination period; Minimum 20% loss of indexed monthly earnings thereafter
- Healthcare Protect Benefit Rider – provides an additional, fixed benefit of \$300, \$500, or \$1,000 to help pay for medical coverage for up to 18 months while on COBRA continuation
- Employee Assistance & Worldwide Emergency Travel Programs included
- Coverage for recently established companies

Contact your broker or visit www.copower.com to learn more about Unum LTD.

References

- 1 Society of Actuaries, Commissioners Individual Disability Table A (1985)
- 2 Charles River Associates (prepared for Unum), Financial Security for Working Americans: An Economic Analysis of Insurance Products in Workplace Benefits Programs (2011)
- 3 National Safety Council, Injury Facts (2013)
- 4 Market Decisions, 2012 Unum STD, FMLA and ITD Claimant Satisfaction Research (2013), Percentage of respondents who answered "Very Satisfied/Satisfied"