



**Who's At Risk**

- The Social Security Administration estimates that just over 1 in 4 of today's 20 year-olds will become disabled before reaching age 67.<sup>1</sup>
- Most disabilities are not work-related, and therefore not covered by workers' compensation.<sup>2</sup>

**Advantages of Long Term Disability Benefits**

- Your employer pays the premium.
- No medical questions to answer. You are guaranteed coverage.<sup>3</sup>
- Benefits paid for disabilities that leave you unable to work or only able to work part-time.

**Contact Information**

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- **Benefits Made Simple:**  
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- **EAP:**  
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- **Worldwide Emergency Travel Assistance:**  
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# Unum Long Term Disability

## Plan Highlights

**An Injury or Illness Shouldn't Disable Your Income.**

That's why your employer provides long term disability benefits to help you maintain your lifestyle.

Unum's long term disability insurance can pay you a percentage of your gross monthly earnings (up to the maximum allowed by your plan) if you become ill or injured and can't work for an extended period. It can help you pay your bills and protect your finances at a time when you have extra medical costs but don't get a paycheck. Your employer is paying the premium for Unum's long term disability insurance for all eligible employees.

	90-Day Elimination Period with Healthcare Protect Benefit
<b>Benefit Percent</b>	60% of monthly earnings
<b>Monthly Maximum Benefit</b>	\$7,500
<b>Elimination Period</b>	Benefits begin after 90 days of disability due to an illness or accident
<b>Benefit Duration</b>	To Social Security Normal Retirement Age
<b>Mental &amp; Nervous Limitation</b>	24-month Limitation
<b>Definition of Disability</b>	2-year Usual Occupation (see your benefit plan booklet for more details)
<b>Pre-existing Condition</b>	Benefits would not be paid for disabilities caused by or resulting from an excluded pre-existing condition (unless you have satisfied the pre-existing condition provision under your group's prior plan). You have a pre-existing condition if: <ul style="list-style-type: none"> <li>• you received medical treatment, care or services for a diagnosed condition, or took prescribed drugs or prescribed medicines for that condition, in the 3 months just prior to your effective date of coverage; and</li> <li>• the disability resulting from that condition begins in the first 12 months after your effective date of coverage.</li> </ul>
<b>Assist America®</b>	If you or your family travel more than 100 miles from home or in a foreign country, for business or pleasure, Assist America's global network of professionals will provide a full range of emergency services 24 hours-a-day, 365 days a year. Some of these services include: medical consultation and evaluation by Western-trained, English-speaking physicians, hospital admission guarantee, emergency prescription services, legal services, and lost luggage assistance. (Note that spouses traveling on business are not eligible.)
<b>Work Life-Balance, EAP®</b>	You get 24-hour access to master-level consultants who provide confidential advice, personal as well as legal issues, at a toll-free number whether or not you have filed a disability claim. You also have unlimited access to a website with information on issues you face daily. For more serious issues, EAP counselors provide referral services and they always follow up to make sure the issue has been resolved.
<b>Healthcare Protect Benefit</b>	Provides disabled employees with an additional benefit to help pay for healthcare coverage <ul style="list-style-type: none"> <li>• Benefit amounts of \$300, \$500, or \$1,000 per month for a duration of 18 months.</li> <li>• Benefits paid whether the disabled individual chooses COBRA coverage through the employer's plan or chooses another coverage option.</li> </ul> To be eligible for Healthcare Protect, an employee must be receiving LTD benefits, be covered under the employer's group medical plan on date of disability, provide proof of ongoing medical coverage, and provide proof of COBRA qualifying event. <sup>4</sup>

<sup>1</sup> Social Security Administration, "http://www.ssa.gov/pressoffice/basicfacts.htm", "Basic Facts," April 4, 2012.

<sup>2</sup> National Safety Council, "Injury Facts," 2011.

<sup>3</sup> Benefits may be subject to a pre-existing condition.

<sup>4</sup> Qualifying events are certain events that would cause an individual to lose health coverage.

The work-life balance employee assistance program is provided by Ceridian Corporation. Worldwide emergency travel assistance services are provided by Assist America, Inc. Services are available with selected Unum insurance offerings. Exclusions, limitations and prior notice requirements may apply, and service features, terms and eligibility criteria are subject to change. The services are not valid after termination of coverage and may be withdrawn at any time. Please contact your Unum representative for full details.

The benefit information contained herein is summary in nature. It does not include all services, limitations, or exclusions. Please refer to the carrier's Evidence of Coverage or Certificate of Insurance documents for terms and conditions of coverage. While the information provided in this guide is believed to be accurate as of the print date, it is subject to change without notice. For the most up-to-date information, contact CoPower or your broker.

Underwritten by Unum Life Insurance Company of America, Portland, Maine. In New York, underwritten by First Unum Life Insurance Company, New York, New York.