



## Individual Short Term Disability Insurance

can replace a portion of your monthly income if you have a covered disability that keeps you from working.

### How does it work?

If you become sick or injured and can't work, this insurance can replace part of your income while you recover. As long as you remain disabled, you can receive payments for up to 3 months depending on the plan you choose.†

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?

- **It's flexible:** 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.
- **It's affordable:** Your cost is based on your age when you buy the insurance and will not increase when you move into the next age band.\*
- **It's convenient:** Your premiums are automatically deducted from your paycheck.



### 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's covered?

This insurance covers a variety of conditions and injuries. Here are some common reasons people use Individual Short Term Disability Insurance:<sup>1</sup>

- Normal pregnancy\*\*
- Injuries
- Joint disorders
- Back disorders
- Digestive disorders

This insurance may not cover pre-existing conditions. See the disclosure section to learn exactly what is covered.

\*\*Pregnancy is covered nine months after coverage becomes effective. Medical complications of pregnancy may be considered as any other covered illness subject to the pre-existing condition limitation. Monthly benefits are paid after the elimination period has been satisfied.

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

\*Premiums can be changed only if they are changed on all policies of this kind in force in the state where the policy is issued.

## Individual Short Term Disability Insurance

### How much coverage can I get?

<b>You</b>	<p>You are eligible for coverage if you are an active employee* in the United States working a minimum of 20 hours per week.</p> <p>Choose a monthly benefit between \$400 and \$5,000 for covered disabilities due to injury or illness. Coverage of up to 60% of your gross monthly salary may be offered, or 40% in NJ. You may have to answer some additional health questions.</p> <p>See the Legal Disclosures in the back of this booklet for more information.</p>
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- ! You own this policy. That means you can keep the coverage if you retire or change jobs. As long as you pay your premiums on time, your coverage is guaranteed renewable until age 72.

#### Elimination period and benefit duration

**Delaware Employees:** You can choose from 7/7/3 or 14/14/3 plans.

**New Jersey Employees:** You can choose from 7/7/6 or 14/14/6 plans.

The first number is the elimination period for a covered off-the-job accident. The second number is the elimination period for an illness. And the third number is your benefit duration.

**Elimination period** is the number of days that must pass between your first day of a covered accident or illness and the day you can start receiving disability benefits.

**Benefit duration** is the number of months you could receive benefits while you are disabled.

#### Example benefit and semi-monthly rates for 14/14/3 plan

Monthly income range	Monthly Benefit	Age 17-49	Age 50-69
\$501-\$666	\$400	\$5.75	\$6.94
\$834-\$1,000	\$600	\$8.63	\$10.38
\$1,167-\$1,333	\$800	\$11.49	\$13.85
\$1,501-\$1,666	\$1,000	\$14.37	\$17.32
\$1,834-\$2,000	\$1,200	\$17.23	\$20.78
\$2,167-\$2,333	\$1,400	\$20.11	\$24.23
\$2,501-\$2,666	\$1,600	\$22.97	\$27.69
\$2,834-\$3,000	\$1,800	\$25.85	\$31.16
\$3,167-\$3,333	\$2,000	\$28.71	\$34.61
\$4,001-\$4,166	\$2,500	\$35.88	\$43.27
\$4,834-\$5,000	\$3,000	\$43.06	\$51.92

Costs are based on your age when coverage becomes effective.

In NJ the maximum benefit percentage is 40%.

† A three-month benefit period is not available in NJ.

