

## If you couldn't work, could you pay your bills?

Help protect your finances together with Long term Disability Insurance from Unum.

### Keep your finances on track

If a sudden illness or injury temporarily disrupts your life, disability benefits can help protect a portion of your income — and your family's financial security.\* With disability coverage, you can have money coming in when your paycheck is not, to help cover your bills and protect your savings.

### If a disability kept you from earning an income, how would you pay for:

- Mortgage
- Car insurance
- Groceries
- Medical bills
- Utilities
- Credit card bills#

### Some common conditions that can interrupt your ability to earn an income:<sup>1</sup>

- Cancer
- Joint disorders
- Back disorders
- Behavioral health issues
- Injuries
- Cardiovascular problems

During this **one-time open enrollment**, you can purchase coverage without answering medical questions.

### Plan Features

- 60% monthly benefit up to \$5,000
- Benefits begin after 180 days of disability
- Premiums are payroll deducted and based on your age and income.
- Your coverage includes the Work-life balance employee assistance program and Worldwide emergency travel assistance services.

\* Your disability benefit may be reduced by deductible sources of income and any earnings you have while you are disabled.

\*\* Benefits may be subject to a pre-existing condition limitation. You must be actively employed to apply for benefits. You are considered in active employment, if on the day you apply for coverage, you are being paid regularly by your company for the required minimum hours each week and you are performing the material and substantial duties of your regular occupation.

## What's the risk?

Consider the true odds of becoming disabled. Can you afford *not* to be protected?

### 3 out of every 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.<sup>2</sup>



# 90%

of households say that they would **suffer financial hardship** if they were disabled and unable to work for a year.<sup>3</sup>



## Did you know?

Once a person has been disabled for 90 days, the average length of disability is two years.<sup>4</sup>

Sample Employee Cost 60% Monthly Benefit (\$45,000 annual salary)		
Age	Gross Monthly Benefit	~Bi-Weekly Employee Cost
30	\$2,250	\$3.98
40	\$2,250	\$6.92
50	\$2,250	\$15.75

1 Unum internal data, 2013. Top six causes of long term disability claims, in rank order.

2 Society of Actuaries, Commissioners Individual Disability Table A (1985).

3 Consumer Federation of America and Unum, Employee Knowledge and Attitudes about Employer-Provided Disability Insurance (2012).

4 Society of Actuaries, Commissioners Group Disability Table (1987).