



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

Help protect your finances with Long Term Disability Insurance from Unum.



Savings aren't always enough.

Dave is an office manager for an accounting firm. On weekends, he enjoys do-it-yourself projects. If he has

a serious accident at home and can't work, he doesn't want his family's finances to suffer — or to use up his savings — while he recovers.

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/rent
- Groceries
- Utilities
- Car insurance
- Medical bills
- Credit card bills

Some common conditions that can interrupt your ability to earn an income:¹

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

What's the risk?

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

One in four

The Social Security Administration estimates that just over one in four of today's 20-year-olds will become disabled before reaching age 67.²



90% of households say that they would **suffer financial hardship** if they were disabled and unable to work for a year.³



How to apply

To learn more, watch for information from your employer.

Arkansas State Employees Benefit Advisors

Call 888-532-4320

Choice 1	60% of monthly earnings to a maximum of \$5,000 to SSNRA
Choice 2	Closed Group
Choice 3	60% of monthly earnings to a maximum of \$5,000 up to 5 years
Choice 4	50% of monthly earnings to a maximum of \$5,000 up to 5 years

Get the coverage you need.

This coverage works hard when you can't, to help you meet your important obligations. Depending on the plan your employer has chosen, you may be able to choose from coverage options that fit your individual needs.

Reasons to buy this coverage at work — now

1. Competitive group rates you won't find outside your workplace.
2. If you apply during your initial enrollment, you can get this coverage without a health exam or medical questions.**
3. No checks to write — your portion of the premium is conveniently deducted from your paycheck.
4. This plan covers disabilities that leave you unable to work or only able to work part time.

Why Unum?

With more than 160 years in the insurance industry, Unum has the expertise to create coverage designed to meet your specific needs.

And if you ever need us, our experienced claims professionals will be there to help you every step of the way.

DID YOU KNOW? Once an individual has been disabled for 90 days, the average length of disability is four years.⁴



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

** In some cases medical questions may apply. 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.

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

2 Social Security Administration, "Social Security Basic Facts" (Apr. 2, 2014; accessed Sept. 23, 2014), <http://www.ssa.gov/pressoffice/basicfact.htm>

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

4 Society of Actuaries, *Group Long-term Disability Experience Table (2012)*. The most recent source of its kind.

Work-life balance employee assistance program services are provided by Ceridian HCM.

Extra features that add value

This coverage may come with other valuable features, including:

Work-life balance employee assistance program

Access to master's-level consultants who can help with everyday issues — or more serious problems, such as divorce or addiction. Available online or over the phone, 24 hours a day.

Worldwide emergency travel assistance program

Emergency medical help is a phone call away any time you or family members are in another country or traveling 100 or more miles from home.

Survivor benefit

If you were to die while out of work on a disability claim, your survivor could receive a lump-sum benefit. This benefit is not subject to any deductions.

Accelerated (early) survivor benefit

You may request some or all of your benefit if you have been diagnosed with a terminal illness, and your life expectancy is less than 12 months.

Rehabilitation and return-to-work assistance

Unum also provides the vital support and services you need to get back to work and to a productive lifestyle. If you are deemed eligible and are participating in the rehabilitation and return-to-work program, Unum will pay an additional benefit of 10% of your gross disability payment to a maximum of \$1,000 per month.

What do these terms mean?

Benefit period — The maximum amount of time you can receive benefits for a covered disability.

Elimination period — The number of days that must pass between your first day of a covered disability and the day you can begin to accrue your disability benefits.

Benefit amount — The amount you can receive every month while on disability.

GetBenefitSmart.com
Finally, benefits made simple



Worldwide emergency travel assistance services are provided by Assist America, Inc. Services are available with select Unum insurance offerings. Terms and availability of service are subject to change and prior notification requirements. Service providers do not provide legal advice; please consult your attorney for guidance. Services are not valid after coverage terminates. Please contact your Unum representative for details.

Underwritten by: Unum Life Insurance Company of America, Portland, Maine
In New York, underwritten by: First Unum Life Insurance Company, New York, New York
The policy provides disability income insurance only. The policy does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services.

The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable. See the actual policy or your Unum representative for specific provisions and details of availability.

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