



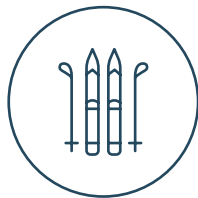
Group Long Term Disability (LTD) Insurance



Unum's Group Long Term Disability Insurance provides a solid base of income protection and valuable resources for employees. Plus, we offer additional options and services that help support your workforce and business.



When faced with a hypothetical expense of \$400, 64% of all adults in November 2020 said they would have covered it exclusively using cash, savings, or a credit card paid off at the next statement.¹



Most injuries are not work-related, and therefore not covered by workers' compensation, so supplemental income may be necessary.

OUR PLANS

- Choice of employer paid, shared contributions or employee paid
- Own-occupation, residual and partial definitions of disability
- Own-occupation period of 12 to 60 months, or the benefit duration
- Benefit duration to age 65, 67 or to the Social Security Normal Retirement Age
- Up to 66 2/3% income replacement
- Maximum benefit up to \$35,000 per month (based on industry, average salaries and plan type)
- No minimum earnings loss required during elimination period for most contracts; 20% of indexed monthly earnings thereafter
- Up to 100% (indexed) earnings replacement for 12 months while disabled and working
- Does not standardly offset an employer's salary continuation program (formal or informal)

FEATURES AND SERVICES WITH STANDARD PLAN

- Rehabilitation/return-to-work assistance program — voluntary program that can provide additional benefits and services and support for employees trying to return to work, as appropriate
- Dependent care benefit — reimburses for dependent care expenses (child or adult) when a disabled employee is participating in the rehabilitation and return-to-work assistance program
- Worksite modification benefit — reimburses employer for cost of workplace modifications that allow motivated employee to return to work. Pays up to the greater of \$1,000 or 2 times the gross monthly benefit
- Survivor benefits — three months standard (24 months available); most contracts also provide accelerated benefits for terminally ill employees
- FICA — automatically pays the employer's portion of FICA taxes on employees' disability benefits without billing back to the employer
- Secure web services — review billing, submit payment, report employee changes, access and download administrative forms, benefit plan booklets, and guides and view claim status
- Work-life balance EAP— online resources, 24-hour, toll-free access to master's-level consultants for confidential* advice on everyday issues as well as more serious ones***
- Worldwide emergency travel assistance** — for employees, spouses and children traveling, for business or personal reasons, to a foreign country or 100 or more miles from home***
- Comparative reporting & analysis — measure, monitor and manage lost time and benefit costs with self-service website — for employers with 100+ lives
- HR®/BenefitsAnswersNow™ — online database of current federal/state employment laws, benefits information and HR resources — for employers with 10–1,999 lives***

OPTIONAL FEATURES AND SERVICES

- Recovery income protection — continues benefits for up to 12 months after employee returns to work full time but still experiences an income loss — available for industries/occupations where income is determined by book of billings
- Disability Plus® — pays up to an additional 20% benefit for disabilities resulting in a loss of two of six Activities of Daily Living or cognitive impairment
- Cost-of-living adjustment — yearly adjustment to disability benefit helps guard against inflation
- Revenue protection — can pay benefits to the employer when key employees become disabled
- Spouse disability benefit — enhanced support for employees if spouse becomes unable to live independently
- Retirement income protection — provides extra monthly benefit, up to \$2,500, for the employer to deposit in retirement account of participating employee receiving LTD benefits
- Specialty definitions — available for physicians and attorneys to provide additional own occupation protection
- Infectious and contagious disease rider for health-care professionals — provides monthly benefits when insured first tests positive, posing a life-threatening risk to others while performing his or her duties
- FMLA leave management services — technical expertise and resources for coordination of disability claims in compliance with state and federal leave laws — for employers with 100+ lives
- Conversion benefit — allows employees who terminate employment to apply for LTD coverage without Evidence of Insurability
- Education benefit — provides additional payment to help offset post-secondary education costs for children of employees receiving disability benefits
- Healthcare Protect® — provides benefit to help disabled employee offset the cost of health care coverage; up to \$1,000/month for up to 30 months
- Educator plans specifically designed to meet the needs of the education market

1 Report on the Economic Well-Being of U.S. Households in 2020 - May 2021, <https://www.federalreserve.gov/publications/2021-economic-well-being-of-us-households-in-2020-dealing-with-unexpected-expenses.htm>

* The consultants must abide by federal regulations regarding duty to warn of harm to self or others. In these instances the consultant may be mandated to report a situation to the appropriate authority.

** A spouse traveling on business for his or her employer is not covered by the program.

*** These services are not available in all states.

NOT FOR USE IN NEW MEXICO

HRAnswersNow® and BenefitAnswersNow™ are provided by CCH. Worldwide emergency travel assistance services are provided by Assist America, Inc. Work-Life balance employee assistance program services are provided by HealthAdvocate. 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.

The duration of your benefit payments is based on your age when your disability occurs. Your Long Term Disability benefits are payable while you continue to meet the definition of disability. Please refer to your plan document for the duration of benefits under this policy.

You must be under the regular care of a physician in order to be considered disabled.

The loss of a professional or occupational license or certification does not, in itself, constitute disability.

EXCLUSIONS AND LIMITATIONS

Benefits will not be paid for disabilities caused by, contributed to by, or resulting from:

- Intentionally self-inflicted injuries;
- Active participation in a riot;
- War, declared or undeclared or any act of war;
- Commission of a crime for which you have been convicted;
- Loss of professional license, occupational license or certification.

Pre-existing condition limitations will vary according to the individual contract.

The loss of a professional or occupational license does not, in itself, constitute disability.

Unum will not pay a benefit for any period of disability during which you are incarcerated.

Definitions of disability will vary according to the individual contract. This information is not

intended to be a complete description of the insurance coverage available. 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. For complete details of coverage and availability, please refer to Policy Form C.FP-1 et al., or contact your Unum representative.

This policy provides disability income insurance only. It 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.

Underwritten by Unum Life Insurance Company of America, Portland, ME.

In New York, underwritten by First Unum Life Insurance Company, New York, NY.



Better
benefits
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