



Essential protection for your workforce



Did you know?

- About 38 million Americans suffer injuries and seek medical help each year.¹
- Three out of every ten employees between the ages of 35 and 65 will be out of work for three months or longer due to an injury or illness.²
- Over 70% of American households could not pay their normal living expenses if a wage earner is disabled for six months.³

The majority of today's workforce is living paycheck to paycheck with little or no savings to fall back on in an emergency.⁴ For these employees, even a minor illness or accident can cause financial hardship, and a serious health problem or injury can be financially devastating.

Health insurance covers medical costs but does not replace lost income. Without a paycheck, employees who face a serious illness or injury can struggle to pay the bills while they recover.

Unum's group disability insurance can help provide a financial safety net your employees need to stay afloat. It protects employees' most valuable asset — their income.

Unum offers coverage to address both short and long term disabilities:

Short term disability insurance

If an employee is unable to work for several weeks or months due to a covered illness or injury — for example, while recovering from surgery or following childbirth — this coverage may provide benefits that can last up to a year.

Long term disability insurance

This coverage can replace income for a covered illness or injury that lasts for a longer period of time. Some examples include treatment for serious forms of cancer and recovery from severe injuries. The length of coverage depends on the plan you select.

Advantage to offering both plans through Unum:

The long term disability policy picks up when the short term policy ends, so employees do not wind up "between plans" and face a gap in income.

Unum offers a variety of options to fit your workforce and your budget. Your broker can help you choose the features to best fit your workplace needs.

For the past decade, benefits have been a top motivator of employee satisfaction.⁵

Group disability insurance is:

Essential

A single disability can leave employees vulnerable to financial problems. And dealing with financial stress can affect their healing and ability to focus on work once they recover. This makes disability insurance a must-have in today's financial environment.

Affordable

Group disability insurance is very cost-effective, even for small companies. Costs vary depending on your industry and the type of plan you choose. We can work with you and your broker to design a plan that includes flexible funding options, so you can share the cost of coverage with your employees.

Customized

Whether you have 2 employees or 20,000, Unum offers coverage to help you attract and retain top-quality employees. We can work with you consultatively to build plans tailored to fit your needs at a price you can afford.

Easy

Administering group disability benefits is fast and easy. You can use our online tools to pay premiums or make changes to employee information. Unum provides instant access to services and information 24 hours a day.

Valuable employee assistance — any time

Unum group disability plans can include our work-life balance employee assistance program (EAP). This service is available at no additional cost, and is available to employees and their family members, 24 hours a day. This service can help with everyday and complex issues, such as:

- Budgeting and financial pressures
- Stress
- Buying a house
- Relationships at home or on the job

EAP also provides resources for challenging life issues, such as addiction and divorce.

Learn how you can put Unum's disability coverage to work for your company.

Call your Unum representative today.

Why choose Unum?

When you work with Unum, you choose more than a leading provider of employee benefits. You gain a consultative partner with more than 160 years of experience in the benefits business. Unum has the financial strength and resources to back our benefits and support your employees' needs at claim time.⁶

We are a Fortune 500 company with positive financial strength ratings by all major ratings agencies:⁷

A (Strong): Fitch

A (Excellent): AM Best

A (Strong): S & P

A2 (Good): Moody's

1 National Safety Council, *Injury Facts* (2012).

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

3 Charles River Associates (prepared for Unum), *Financial Security for Working Americans: An Economic Analysis of Insurance Products in Workplace Benefits Programs* (2011).

4 CareerBuilder.com, "More Than One-Third of Workers Will Put Their Tax Refund into Savings, Finds New CareerBuilder Survey," April 12, 2011.

5 SHRM, *2012 Employee Job Satisfaction and Engagement: How Employees Are Dealing with Uncertainty* (2012).

6 Financial resources are attributable to the insuring subsidiaries of Unum.

7 Ratings are given to the insuring subsidiaries of Unum Group and are current as of October 31, 2012.

The work-life balance employee assistance program is provided by Ceridian Corporation and is 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 service is not valid after termination of coverage and may be withdrawn at any time. Please contact your Unum representative for full details.

The policies or their provisions may vary or be unavailable in some states. The policies have exclusions and limitations which may affect any benefits payable. These policies provide disability income insurance only. They do NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Insurance Department. See the actual policy or your Unum representative for specific provisions and details of availability.

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

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