



## Long Term Disability Insurance

can replace part of your income if a disability keeps you out of work for a long period of time.

### How does it work?

This coverage can pay a monthly benefit if you have a covered illness or injury and you can't work for a few months — or even longer.

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?

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.

### What's covered?

This insurance may cover a variety of conditions and injuries. Here are Unum's top reasons for long term disability claims:<sup>1</sup>

- Cancer
- Back disorders
- Injuries
- Cardiovascular
- Joint disorders

This plan does not cover pre-existing conditions. See the disclosure section to learn more.

## 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 30 hours per week.</p> <p><b>Coverage amounts</b> Choose from <b>\$200</b> to <b>\$6,000</b> a month, in <b>\$100</b> increments. You can cover up to 65% of your monthly income. The monthly benefit may be reduced or offset by other sources of income. <small>*See the Legal Disclosures for more information.</small></p>
-------------	---

- ! You may enroll on or before the enrollment deadline. After the initial enrollment period, you can apply only during an annual enrollment period.

Benefits are subject to the pre-existing condition exclusion referenced later in this document.

### Elimination period (EP)

Your elimination period is **360 days**. This is the number of days that must pass after a covered accident or illness before you can begin to receive benefits.

### Benefit duration (BD)

This is the maximum length of time you can receive benefits while you're disabled. You can receive benefits for **5 years**.

### What else is included?

#### Worldwide emergency travel assistance

One phone call gets you and your family immediate help anywhere in the world, as long as you're traveling 100 or more miles from home. However, a spouse traveling on business for his or her employer is not covered.

#### Survivor benefit

If you die while you've been disabled and receiving benefits for at least 180 days, your family could get a benefit equal to 3 months of your gross disability payment.

#### Waiver of premium

If you're disabled and receiving benefit payments, Unum waives your cost until you return to work.

<sup>1</sup> Unum internal data, 2018. **Note:** Causes are listed in ranked order.