



Short Term Disability Insurance

can pay you a weekly benefit if you have a covered disability that keeps you from working.

How does it work?

If a covered illness or injury keeps you from working, Short Term Disability Insurance can replace part of your income while you recover. As long as you remain disabled, you can continue to receive benefits. You may have a choice of coverage amounts and benefit durations.

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 short term disability claims:¹

- Normal pregnancy
- Injuries
- Joint disorders
- Cancer
- Digestive disorders

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

Cesarean section benefit

If you have a Cesarean section, you will be considered disabled for a minimum period of **eight** weeks unless you return to work before the end of the time.

How much coverage can I get?

You*	<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>Coverage amounts Choose from \$50 to \$1,500 a week, (in \$25 increments). You can cover up to 65% of your weekly income.</p> <p><small>*See the Legal Disclosures for more information</small></p>
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- ! 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)

This is the number of days that must pass between your first day of a covered disability and the day you can begin to receive your disability benefits.

Your benefits would begin after you become disabled for **7 days**.

Benefit duration (BD)

The maximum number of weeks you can receive benefits while you're disabled. You have a **25 week** duration.

¹ Unum internal data, 2018. Note: Causes are listed in ranked order.