

Group voluntary long term disability

INCOME PROTECTION

insurance with work-life balance program



“A disability probably won’t happen to me.”

- Three out of 10 people between the ages of 35 and 65 will become disabled at some time during their career for three months or longer.¹
- Nearly two-thirds of disabling injuries occur off the job, which means they aren’t covered by workers’ compensation.²

“If I have a disability, I can rely on my health benefits.”

- Health insurance may cover your medical bills, but it doesn’t provide any income protection if you are unable to work and earn a living.

Why do I need long term disability insurance?

Most of us take our health and our ability to work for granted. But if a disability prevented you from earning an income, how would you pay your bills? Twenty-eight percent of U.S. consumers live paycheck to paycheck, not many have savings or other disposable income they can rely on.³

Income replacement and more

UnumProvident’s group voluntary long term disability (LTD) income protection insurance can replace a portion of your income if you are unable to work due to a covered injury or sickness. This means you can have money coming in during a time of need.

Highly responsive service

If you file a disability claim, our skilled Benefit Center representatives provide prompt, efficient claims services and, as appropriate, rehabilitation assistance. We’ll also help you apply for Social Security disability benefits and assist you through the entire process.⁴

Return-to-work support

Our dedicated, experienced claim management professionals understand the challenges you face when you have a disability, and can provide you with the resources and support you may need to return to a productive lifestyle.

Help with work-life challenges

Our work-life balance employee assistance program, available as part of your LTD coverage, can help with many of life’s challenges – such as finding child care, locating an apartment, budgeting or credit issues, as well as more serious ones such as grief, family issues or substance abuse. You and your family can access the program 24 hours a day, 365 days a year. You do not have to file a claim or be receiving benefits to use the program.

The affordable solution

Your employer is making UnumProvident’s group voluntary LTD income protection insurance available to you at competitive rates with the ease and convenience of payroll deduction. To enroll for coverage, complete the forms included in this package and return them to your plan administrator.

Look to an experienced leader

UnumProvident has 30 consecutive years of market leadership in group income protection in the U.S.⁵ Your employer selected UnumProvident to provide your group voluntary LTD income protection insurance so you would have valuable coverage from an outstanding provider in the event of a disability.

Something to consider

Today, the top five causes of long term disability claims include common medical conditions familiar to most Americans:⁶

1. cancer
2. complications of pregnancy
3. joint/muscle/connective tissue
4. back injuries
5. cardiovascular disease

Do I need long term disability income protection insurance?

Use this worksheet to calculate any shortfall between your monthly expenses and your income if you had a disability.

Estimated monthly income

Monthly take-home pay\$ _____
Other income sources\$ _____
Total monthly income\$ _____

Estimated monthly expenses

Mortgage or rent\$ _____
Homeowner's or renter's insurance.....\$ _____
Property tax\$ _____
Utilities\$ _____
Food\$ _____
Car payment\$ _____
Car insurance\$ _____
Medical and dental insurance\$ _____
Credit card debt/installment debt.....\$ _____
Clothing for self and other family members . \$ _____
Child care\$ _____
Savings\$ _____
Miscellaneous.....\$ _____
(entertainment, travel, gifts, etc.)
Total monthly expenses\$ _____

During enrollment, a benefits representative will be available to answer any questions you may have about disability insurance. If you have questions after you enroll, call your benefits administrator.

¹ Commissioners Individual Disability Table A, Society of Actuaries, 1985.

² National Safety Council Injury Facts, 2004 edition, page 31.

³ "Large Number of U.S. Consumers Continuing to Live Paycheck to Paycheck," Press Release, AC Nielsen, June 13, 2005.

⁴ SSDI benefit application assistance through GENEX, a wholly-owned subsidiary of UnumProvident Corporation.

⁵ JHA U.S. Group and Individual Disability Market Surveys, 1997-2005; Employee Benefits Research Institute (EBRI) 1976-1997.

⁶ "Cancer Tops Most Frequent Causes of Long Term Disability Claims in 2004," UnumProvident News Release, March 13, 2006.

Work-life balance employee assistance program services are provided by Ceridian Corporation and available with selected UnumProvident insurance offerings. Exclusions, limitations and prior notice requirements may apply, and service features, terms and eligibility criteria are subject to change. The services are not valid after termination of coverage and may be withdrawn at any time. Work-life balance program is optional. Please contact your UnumProvident representative for full details.

Underwritten by the following subsidiary of UnumProvident Corporation:

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FOR EMPLOYEES