

# Group long term disability insurance (LTD)



## Employee need

33% of employees age 35–65 will be out of work three months or longer due to an accident or illness.<sup>1</sup>

Most disabling injuries occur off the job and are not covered by workers' compensation.<sup>2</sup>

3 out of 4 working Americans would have trouble supporting themselves within 6 months of a disability.<sup>3</sup>

Unum's group long term disability insurance provides a solid base of income protection coverage combined with valuable resources for any employee population. Plus Unum offers additional options and services that can help employers better support their workforce and their businesses.

## Unum long term disability advantages

- Choice of employer paid, shared contributions or employee paid
- Own-occupation, partial and residual 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)



## Key advantage

Unum gives you online tools to make your job easier.

### Online tools

- Administrative forms and guides
- Benefit plan booklets
- Premium statements
- Payment tools
- Employee data and claim status reports



## Features and services with standard plan

- **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
- **Rehabilitation/return to work** – voluntary programs that provide extra payments and professional services and support for employees trying to return to work
- **Dependent care benefit** – reimburses for dependent care expenses (child or adult) when a disabled employee is participating in the rehabilitation and return-to-work 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 2x the gross monthly benefit
- **FICA** – pays employer’s portion of FICA taxes on employees’ disability benefits and bills the employer for that amount
- **Survivor benefits** – three months standard (24 months available); most contracts also provide accelerated benefits for terminally ill employees
- **HR®/BenefitsAnswersNow™** – online database of current federal/state employment laws, benefits information and HR resources — for employers with 10–1,999 lives
- **Comparative Reporting & Analysis** – measure, monitor and manage lost time and benefit costs with self-service website — for employers with 100+ lives
- **Secure web services** – review billing, submit payment, report employee changes, download forms and view claim status

## 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
- **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
- **Revenue protection** – can pay benefits to the employer when key employees become disabled
- **Cost of living adjustment** – yearly adjustment to disability benefit helps guard against inflation
- **Spouse disability benefit** – enhanced support for employees if spouse becomes unable to live independently
- **Infectious & Contagious Disease rider for healthcare professionals** – provides monthly benefits when insured first tests positive, posing a life threatening risk to others while performing his or her duties
- **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
- **Specialty definitions** – available for physicians and attorneys to provide additional own-occupation protection
- **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 healthcare coverage; up to \$1,000/month for up to 30 months
- **Conversion benefit** – allows employees who terminate employment to apply for LTD coverage without evidence of insurability
- **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
- **Educator plans** – specifically designed to meet the needs of the education market
- **Disease management/absence management services** – services that can minimize the financial impact of employee absence — for employers with 5,000+ covered lives

Work-life balance employee assistance program services are provided by Ceridian Corporation. Worldwide emergency travel assistance services are provided by Assist America, Inc. HRAnswersNow® and BenefitsAnswersNow™ are provided by CCH. CCH is not engaged in rendering legal advice. Users should consult with their own attorneys. Services are 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. These services are not valid after termination of coverage and may be withdrawn at any time. Please contact your Unum representative for full details.

\*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.

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

2 National Safety Council, Injury Facts, 2008.

3 LIFE Foundation, “Hit Hard by the Economy, Americans Risk Knockout Without Disability Insurance,” May 1, 2009.

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. See the actual policy or your Unum representative for specific provisions and details of availability.

Underwritten by:

Unum Life Insurance Company of America, 2211 Congress Street, Portland, ME 04122 (all states except New York)

First Unum Life Insurance Company, 99 Park Avenue, 6th Floor, New York, NY 10016 (New York only)

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