

# Group short term disability insurance (STD)



## Employee need

A survey of working Americans shows that 3 out of 4 would have trouble supporting themselves within 6 months of a disability.<sup>1</sup>

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

91% of claimants surveyed rate the overall handling of their short term disability claims favorably.<sup>3</sup>

Employees who can't work due to an illness or injury can find it very difficult to make ends meet with no paycheck coming in. Unum's group short term disability insurance can provide an income stream to help them pay the bills at a difficult time.

Unum's group STD insurance includes plan choices and solutions for most employer and employee needs, including a variety of earnings definitions, income replacement percentages, benefit maximums and elimination periods.

### Unum group short term disability plans

- Choice of employer paid or employee paid
- Benefit duration of 11 weeks
- Up to 60% income replacement
- Maximum benefit up to \$1,000 per week
- Elimination period of 14/14
- No pre-existing condition exclusion or limitation on employer-paid plans — employees are covered from coverage effective date
- Seamless coordination with LTD for longer duration disabilities — a smooth transition from STD to LTD with no additional claim form
- Covers maternity and integrates with workers' compensation and SSDI programs
- Does not standardly offset an employer's salary continuation program (formal or informal)

### Features and services with standard plan

- Rehabilitation/return-to-work assistance program — voluntary program that can provide additional benefits, services and support for employees trying to return to work
- Secure web services — review billing, submit payment, report employee changes, access and download administrative forms, benefit plan booklets and guides and view claim status

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

2 National Safety Council, Injury Facts, 2010.

3 JHA, "Unum Claimant Satisfaction Research 2010."

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This policy provides disability income insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Insurance Department.

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