

# Disability Insurance

Unum's group disability insurance provides a solid base of income protection coverage combined with valuable resources for any employee population. Group disability insurance can be purchased as a short-term plan, long-term plan, or combination of both.

## Why short- or long-term disability?

- » 1 in 4 U.S. adults develop some type of disability during their lifetime.<sup>1</sup>
- » 49% of consumers would feel financial stress within six months and 61% within one year without their primary income.<sup>2</sup>
- » 66% of U.S. adults have a disability or health condition that keeps them from participating fully in work, school, housework or other activities.<sup>3</sup>

## Unum long-term disability advantages

- » Choice of employer paid, shared contributions, or participant paid
- » Own-occupation, partial, and residual definitions of disability
- » Own-occupation period of 12 months to 60 months, or the benefit duration
- » Benefit duration to age 65, age 67, or the Social Security normal retirement age
- » Income replacement options include 50%, 60%, or 66 2/3%
- » Maximum benefit up to \$5,000 per month (higher monthly benefit limits available)
- » 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 offset an employer's salary continuation program, either formal or informal)
- » Elimination period – 90 days, 120 days, 180 days, or 360 calendar days
- » Disability Plus<sup>®</sup> (severe impairment supplemental benefit rider) provides up to 100% income replacement for severe, catastrophic disabilities to assist with the extraordinary expenses often associated with these conditions.

## Unum short-term disability advantages

- » Choice of employer paid, shared contributions, or participant-paid
- » Total, partial, and residual definitions of disability
- » Benefit duration choices of 13, 26, or 52 weeks
- » Income replacement options include 50%, 60%, or 66 2/3%
- » Maximum benefit choices up to \$2,500 per week
- » Elimination period choices for Injury are 0 days, 7 days, 13 days, or 30 days; choices for Accident are 7 days, 13 days, or 30 days

Elimination period is the length of time of continuous disability that must be satisfied before a participant is eligible to receive benefits from the policy. The definition of disability must be satisfied in order to qualify for benefits. Groups often select elimination periods that follow the end of their sick leave or accumulated sick bank.

## Rehabilitation and Return to Work Assistance

Unum has a vocational Rehabilitation and Return to Work Assistance program available to assist claimants in returning to work. The insurance company will make the final determination of the claimant's eligibility for participation in the program and will provide them with a written Rehabilitation and Return to Work Assistance plan developed specifically for them. If the claimant participates in a Rehabilitation and Return to Work Assistance program, Unum will also pay an additional disability benefit of 10% of their gross disability payment up to a maximum of \$250 per week.

A solid base of  
income protection with  
valuable resources.

1 Center of Disability, Disability Impacts All of Us, 2023.

2 LIMRA, 2023 Insurance Barometer Studies, 2023.

3 Pew Research Center, 8 facts about Americans with disabilities, 2023.

## Optional Features

**First Day Hospital Option** – If a disability occurs due to an accident, benefits would begin immediately.

**Outpatient Surgery Option** – If a disability occurs as a result of outpatient surgery, benefits would begin immediately.

### **Work/Life Balance Employee Assistance Program (EAP Service)\***

Work-life balance is a comprehensive resource providing access to professional assistance for a wide range of personal and work-related issues. The service is available to participants and their family members 24/7/365 and provides resources to help members find solutions to everyday issues (i.e., financing a vehicle, selecting child care, alcohol or drug addiction, divorce or relationship problems, etc.).

Services include toll-free phone access to master's level consultants; up to three face-to-face sessions to help with more serious issues; and online resources.

## Definition of Disability

There are three definitions of disability to choose from. The most commonly chosen definition is the Residual definition outlined as follows:

A participant is disabled when it is determined that:

- » The participant is limited from performing the material and substantial duties of their regular occupation due to their sickness or injury.
- » The participant has a 20% or more loss in weekly earnings due to the same sickness or injury.
- » The participant must be under the regular care of a physician in order to be considered disabled.

## How to Obtain a Quote

The following information is needed to quote LTD for the local association, benefit fund, or employer:

- » Demographics of the participant membership, including gender, date of birth, salary, and job titles;
- » Plan design you would like to see quoted;
- » If there is an existing plan in place, include a copy of the plan booklet and any premium and claims experience available.

### **Please send this material to:**

Josh Taylor, Sales Consultant, Unum  
Email: [jtaylor7@unum.com](mailto:jtaylor7@unum.com)

Please include the organization's representative's name, address, phone number, and email contact information so that we may return a proposal and supporting materials to the representative.

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 Department of Financial Services. Policies or their provisions may vary or be unavailable in some states. Policies have exclusions and limitations that may affect any benefits payable. See the actual policy or your Unum representative for specific provisions and details of availability.

Underwritten by: First Unum Life Insurance Company, 666 Third Avenue, 3rd Floor, New York, NY 10011. [unum.com](http://unum.com)

©2024 Unum Group. All rights reserved. Unum is a registered trademark and marketing brand of Unum Group and its insuring subsidiaries.

CU-4491 (6-13)

*The First Unum Life Insurance Company Group Long-Term Disability Plan is a NYSUT Member Benefits Trust (Member Benefits)-endorsed program. Member Benefits has an endorsement arrangement of 5% of gross premiums for this program. All such payments to Member Benefits are used solely to defray the costs of administering its various programs and, where appropriate, to enhance them. The Insurer pools the premiums of Member Benefits participants who are insured for the purposes of determining premium rates and accounting. Coverage outside of this plan may have rates and terms that are not the same as those obtainable through Member Benefits. Member Benefits acts as your advocate; please contact Member Benefits at 800-626-8101 if you experience a problem with any endorsed program.*

