



Why buy Long Term Disability Insurance

Help protect your finances and way of life when you can't work

When you face an illness, injury, or surgery with a longer recovery period, you'll want to spend time focusing on getting better — not on worrying about how to pay your living expenses. While you may expect to rely on savings or credit cards to supplement your income when these things happen, **49% of consumers would feel financial stress within 6 months and 61% within 1 year without their primary income.**¹

Unum Group Long Term Disability Insurance could pay up to 50–70% of your salary for several months or years during this time,* making it easier to focus on your recovery and returning to work without a major disruption to your finances.

How Long Term Disability works

If you're out of work for a longer period due to a covered serious illness, accident, or surgery, Long Term Disability Insurance can help you maintain financial independence. Once you know of when you need to take long term leave, you can begin the claim filing process:

1. Submit your claim or leave request online. You can even upload medical documents and claim forms with your smartphone camera.
2. View status updates on your claim, including requests for additional information. Most long term claims have a decision within 45 days² and begin after your short term disability claim ends.
3. When your leave begins, approved benefit payments will be paid directly to your bank account to use as you wish.
4. Focus on your recovery with the financial benefits provided by this coverage.

Could a disability happen to me?

Employees aged 20 years and older have a 1 in 4 chance of developing a disability before retirement age.³ Here are some of the reasons you may have to file a long term disability claim:

- Complications from pregnancy
- Behavioral health issues
- Joint disorders
- Injury and poisoning
- Cancer
- Circulatory diseases



LEARN MORE

To learn more about enrolling in Long Term Disability Insurance, contact your HR representative.

*Length of payment is determined on plan design.

1 Based on Unum Internal Data, national claims data, 2023.

2 LIMRA, 2023 Insurance Barometer Studies, 2023.

3 Social Security Administration, Disability Benefits Study, 2022.

For policies issued or delivered in the Commonwealth of Virginia, THIS IS AN EXCEPTED BENEFITS POLICY. IT PROVIDES COVERAGE ONLY FOR THE LIMITED BENEFITS OR SERVICES SPECIFIED IN THE POLICY.

For NY: 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.

The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable. See the actual policy or your Unum representative for specific provisions and details of availability. Applicable to Policy Form C.FP-1, et al. An insurance producer may contact you.

Underwritten by Unum Life Insurance Company of America, Portland, ME. In New York, underwritten by First Unum Life Insurance Company, Garden City, NY.

© 2023 Unum Group. All rights reserved. Unum is a registered trademark and marketing brand of Unum Group and its insuring subsidiaries.

MK-1741735 FOR EMPLOYEES (9-23)



Better benefits
at work.™

unum.com