



## Why buy Short Term Disability Insurance

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

When you have a child or get sick or injured, you want to focus on your recovery — 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 without their primary income.**<sup>1</sup>

Unum Group Short Term Disability Insurance could pay up to 50–70% of your salary for several weeks during this time, making it a lot easier to focus on child bonding, getting well and returning to work without a major disruption to your finances.

### How Short Term Disability works

After surgery, childbirth or other covered situations, Short Term Disability Insurance can be a helping hand while you're out of work. Once you know of when you need to take 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 claims have a decision within 5 days.\*
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.<sup>2</sup> Here are some of the reasons you might have to file a short term disability claim:

- Recovery from regular pregnancy
- Joint disorders
- Injuries
- Behavioral health issues
- Digestive disorders



#### LEARN MORE

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



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\*Based on Unum Internal Data, national claims data, 2023.

<sup>1</sup> LIMRA, 2023 Insurance Barometer Studies, 2023.

<sup>2</sup> 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.

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FOR EMPLOYEES

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