

Income Protection for your Workforce

How to Enhance your Short Term Disability Offering


WHY UNUM IS THE SMART CHOICE

Unum is the leader in disability benefits

We've been the leader in group disability benefits in the U.S. for  38 years.⁵

In **2014**, Unum processed more than **525,000** new claims and paid **\$5.6 billion** in benefits. Of those, nearly **380,000** were for disability coverage.⁶

Customers give us a thumbs-up

 **91%** of Unum disability claim survey respondents are satisfied with overall claims handling.⁷

How do I get Unum coverage where I work?

Start by talking to your HR department. Employers tend to offer the benefits they know their employees find useful and valuable.

Could you pay the bills if you weren't working?

3/4 of workers think that missing work for three months because of injury or illness would create a financial hardship.⁴



Social Security disability insurance **doesn't cover** short term disabilities.^{5*}

Short Term Disability helps provide a financial safety your employees need to stay afloat protecting the employees' most valuable asset—their income.

As an employer, you look for ways to ensure your employees disability coverage has the best in plan provisions. Here are a few ways to enhance your current Short Term Disability coverage with a group plan from Unum.

- **Definition of Disability:** Residual vs Total
Residual disability requires the employee to be limited from performing their material and substantial duties of his/her regular occupation with a 20% or more loss in weekly earnings allowing the employee to work in some capacity during the elimination period and duration of claim and still be considered disabled. **Total** disability requires the insured to be unable to perform any of their duties during the elimination period and duration of claim to be considered disabled.
- No Participation requirements
- Integrated claims intake with LTD and Life/AD&D
- **“OR” Definition of Disability** with no offsets for salary continuation or accumulated sick leave plans allowing the insured to be considered disabled if unable to perform their material and substantial duties of his/her regular occupation **OR** 20% or more loss of weekly earnings.
- Employees can file and track the status of claims, upload documents, initiate direct deposit via web or mobile application, etc.
- **Voluntary Rehabilitation and Return to Work Program**
 Providing vocational assistance and additional payment to insureds who participate in the program and assisting the insured in returning to work.