



NAME

Benefit and Cost Summary

UNUM	
Select	Plan Design
<input type="checkbox"/>	24 Weeks Maximum Benefit Duration Benefit Maximum up to \$2,000
<input type="checkbox"/>	11 Weeks Maximum Benefit Duration Benefit Maximum up to \$2,000

Age Band	24 weeks Rates per \$10	Age Band	24 weeks Rates per \$10	Age Band	11 weeks Rates per \$10	Age Band	11 weeks Rates per \$10
<25	\$1.15	45-49	\$0.85	<25	\$1.01	45-49	\$0.58
25-29	\$1.54	50-54	\$0.97	25-29	\$1.36	50-54	\$0.66
30-34	\$1.39	55-59	\$1.10	30-34	\$1.19	55-59	\$0.75
35-39	\$0.98	60-64	\$1.31	35-39	\$0.79	60-64	\$0.89
40-44	\$0.79	65+	\$1.59	40-44	\$0.59	65+	\$1.08

* Minimum participation is the greater of 10 employees or 20% of those eligible

Unum's Short Term Disability Benefit includes:

- 14 Day Injury/Sickness Elimination Period
- "OR" Definition of Disability
- Full Maternity
- Voluntary Rehabilitation
- Pre-existing Condition 3/12

Did you know?

90% of households say they would suffer financial hardship if they were disabled and unable to work for a year. ³

3 Consumer Federation of America and Unum, *Employee Knowledge and Attitudes about Employer-Provided Disability Insurance* (2012).

 Authorized Signature

 Date

 Print Name of Authorized Signature
