



Short Term Disability Insurance

pays you a weekly benefit if you have a covered disability that keeps you from working.

How does it work?

If a covered illness or injury keeps you from working, Short Term Disability Insurance replaces part of your income while you recover. As long as you remain disabled, you can receive payments for up to 24 weeks.

You're generally considered disabled if you're unable to do important parts of your job — and your income suffers as a result.

Why is this coverage so valuable?

You can use the money however you choose. It can help you pay for your rent or mortgage, groceries, out-of-pocket medical expenses and more.

What's covered?

This insurance may cover a variety of conditions and injuries. Here are Unum's top reasons for short term disability claims:¹

- Normal pregnancy
- Injuries
- Joint disorders
- Back disorders
- Digestive disorders

Short Term Disability Insurance

How much coverage can I get?

| | |
|-------------|---|
| You* | <p>You are eligible for coverage if you are a full-time employee in the United States working a minimum of 30 hours per week.</p> <p>Coverage amounts Cover 60% of your weekly income, up to a maximum benefit of \$1,500 per week.</p> <p><small>*See the Legal Disclosures on the back for more information.</small></p> |
|-------------|---|

! Coverage is guaranteed as long as a certain number of employees purchase coverage. If you don't sign up now but decide to apply later, you may have to answer medical questions.

Elimination period (EP)

This is the number of days that must pass between your first day of a covered disability and the day you can begin to receive your disability benefits.

Your benefits would begin after you become disabled for 14 days.

Benefit duration (BD)

The maximum number of weeks you can receive benefits while you're disabled. You have a 24 week benefit duration.

The weekly benefit may be reduced or offset by other sources of income. The IRS may require you to pay taxes on certain benefit payments. See your tax advisor for details.

Calculate your benefit and cost

For step 2, enter your rate from the Rate Chart.

Choose the age you will be when your coverage becomes effective on 01/01/2019.

| Disability worksheet | |
|---|---|
| <p>1 Calculate your weekly disability benefit.</p> <p>\$ _____ ÷ 52 = \$ _____ x 60% = \$ _____</p> <p>Your annual earnings Your weekly earnings (Max % of income covered) Max weekly benefit available (if the amount exceeds the plan max of \$1,500, enter \$1,500).</p> | <p>2 Calculate your cost per paycheck.</p> <p>\$ _____ ÷ 10 = \$ _____ x _____ = \$ _____ x 12 = \$ _____ ÷ 12 = \$ _____</p> <p>Your weekly benefit amount Your rate Your monthly cost Your annual cost Number of paychecks per year Total cost per paycheck</p> |

| Age | 15-24 | 25-29 | 30-34 | 35-39 | 40-44 | 45-49 | 50-54 | 55-59 | 60-64 | 65-69 | 70+ |
|--------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| Rates | \$ 0.70 | \$ 0.91 | \$ 0.88 | \$ 0.73 | \$ 0.70 | \$ 0.78 | \$ 0.90 | \$ 1.13 | \$ 1.35 | \$ 1.64 | \$ 1.64 |