



Protect Your Employee's Paycheck

Employee Need:

Most disabling injuries occur off the job and are not covered by workers' compensation.

70% of disability insurance claimants said they would be worse off today financially if they did not have disability insurance.

Approximately 3 in 10 Americans will suffer a disability lasting 3 months or longer before the age of 65.

Group short term disability is designed to protect your employee's finances from the significant impact of an illness (maternity leave, included) or injury.

Job security and benefits are the top two factors that determine job satisfaction.

More than 26 million American suffer disabling injuries each year.

Underwritten by:
Unum Life Insurance Company of America
221.1 Congress Street, Portland, ME 04122

In New York, underwritten by:
First Unum Life Insurance Company
99 Park Avenue, 6th Floor, New York, NY 10016

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The majority of today's workforce is living paycheck to paycheck with little or no savings to fall back on in an emergency. For these employees, even a minor illness or accident can cause financial hardship, and a serious health problem or injury can be financially devastating.

Health insurance covers medical costs but does not replace lost income. Without a paycheck, employees who face a serious illness or injury can struggle to pay the bills while they recover.

Employer Funded Short Term Disability

Plan offering

- 60% to \$1,000 weekly benefit
- 7 days injury / 7 days illness before benefits begin
- 12 week benefit duration

Plan features included

- **Guaranteed insurability**
- **Rehabilitation and Return to Work Assistance Program** – provides a rehabilitation and return to work assistance benefit for disabled employees who are receiving STD payments, and who are medically able to participate.
- **Full maternity benefits**
- **No offsets for salary continuation/accumulated sick leave plans**

STD Rate

- 0.41 per \$10 of weekly benefit – premium varies

Example

Annual Salary	Monthly Premium	Weekly Benefit
\$25,000	\$11.82	\$288
\$30,000	\$14.19	\$346
\$40,000	\$18.92	\$462
\$50,000	\$23.65	\$577
\$60,000	\$28.38	\$692
\$86,667	\$41.00	\$1,000



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