



Group Short Term Disability Insurance

Unum Group Short Term Disability Insurance provides a solid base of income protection and valuable resources for employees when they are unable to work due to a covered injury, illness or even childbirth. By replacing a portion of their income, you help your employees focus on getting better



When faced with a hypothetical expense of \$400, 64% of all adults in November 2020 said they would have covered it exclusively using cash, savings, or a credit card paid off at the next statement.¹

OUR PLANS:

- Choice of employer-paid, shared or employee-paid contributions
- Total, residual and partial definitions of disability
- Benefit duration from 9 to 52 weeks
- Up to 70% income replacement
- Maximum benefit up to \$2,500 per week (based on industry, average salaries and plan type)
- Varying elimination periods for disabilities caused by injury and sickness, starting at 0 days for injury and 7 days for sickness
- The benefit can either integrate with salary continuation/ accumulated sick leave payments or can be delayed until those payments from the employer end.
- Benefits may integrate with state-specific Paid Leave programs to provide additional income protection. Speak to your Unum representative to learn about our offerings.

Options may vary by plan type.

FEATURES AND SERVICES WITH STANDARD PLAN

Rehabilitation/return-to-work assistance program

Voluntary program that can provide additional benefits and services and support for employees trying to return to work, as appropriate.

Standard non-occupational coverage

Optional occupational coverage to provide 24-hour coverage on and off the job for plans that integrate with Worker's Compensation.

Secure web services

Claim and Leave InSight reporting and tracking, more than 20 standard reports — for employers with 100+ lives.

OPTIONAL FEATURES AND SERVICES

FMLA leave management services

Technical expertise and resources for coordination of disability claims in compliance with state and federal leave laws — for employers with 100+ lives.

FICA

Automatically pays the employer's portion of FICA taxes on employees' disability without billing back to the employer. Not available on all plans.

Inpatient (First Day) Hospital

Waives the elimination periods for insureds confined in a hospital due to their disability.

Insured Salary Continuation

An arrangement in which an employer agrees to continue payment of an employee's salary for a specified time at the employee's disability, retirement, or death (available only on Employer-paid STD plans).

Outpatient Surgical (an employer election)

Waives the elimination period from the date the insured has outpatient surgery (if the insured becomes disabled on that date as a result of the surgery).

Survivor benefits

Optional; the benefit is lesser of 6x the gross Short Term Disability weekly benefit or \$5,000 (other options available). Includes accelerated benefits for terminally ill employees. Not available on all plans.

Telephonic Claims Submission

Ability to file Short Term Disability claims over the phone instead of submitting paper claim forms. For employers with 100+ lives.

Worldwide emergency travel assistance*

Optional for employees, spouses and children traveling, for business or personal reasons, to a foreign country or 100 or more miles from home.**

Availability can vary based on plan design. See your Unum representative for details. 1 Report on the Economic Well-Being of U.S. Households in 2020 - May 2021, <https://www.federalreserve.gov/publications/2021-economic-well-being-of-us-households-in-2020-dealing-with-unexpected-expenses.htm>

* A spouse traveling on business for his or her employer is not covered by the program.

** These services are not available in all states.

Worldwide emergency travel assistance services are provided by Assist America, Inc. Services are available with select Unum insurance offerings. Terms and availability of service are subject to change and prior notification requirements. Service providers do not provide legal advice; please consult your attorney for guidance. Services are not valid after coverage terminates. Please contact your Unum representative for details. The duration of your benefit payments is based on your age when your disability occurs. Your Short Term Disability benefits are payable while you continue to meet the definition of disability. Please refer to your plan document for the duration of benefits under this policy. You must be under the regular care of a physician in order to be considered disabled. The loss of a professional or occupational license or certification does not, in itself, constitute disability.

EXCLUSIONS AND LIMITATIONS

Benefits will not be paid for disabilities caused by, contributed to by, or resulting from: • Intentionally self-inflicted injuries; • Active participation in a riot; • War, declared or undeclared or any act of war; • Commission of a crime for which you have been convicted; • Loss of professional license, occupational license or certification. Pre-existing condition limitations will vary according to the individual contract. The loss of a professional or occupational license does not, in itself, constitute disability. Unum will not pay a benefit for any period of disability during which you are incarcerated. Definitions of disability will vary according to the individual contract. This information is not intended to be a complete description of the insurance coverage available. 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. For complete details of coverage and availability, please refer to Policy Form C.FP-1 et al., or contact your Unum representative. 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. Underwritten by Unum Life Insurance Company of America, Portland, ME. In New York, underwritten by First Unum Life Insurance Company, Garden City, NY



Better
benefits
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