

Group short term disability insurance (STD)



Employee need

70% of disability insurance claimants said that they would be worse off today financially if they did not have disability insurance.¹

Most disabling injuries occur off the job and are not covered by workers' compensation.²

98% of claimants surveyed rate the overall handling of their short term disability claims favorably — which exceeds industry average.³

Employees who can't work due to an illness or injury can find it very difficult to make ends meet with no paycheck coming in. Unum's group short term disability insurance can provide an income stream to help them pay the bills at a difficult time.

Unum's group STD insurance includes plan choices and solutions for most employer and employee needs, including a variety of earnings definitions, income replacement percentages, benefit maximums and elimination periods.

Unum group short term disability plans

- Choice of employer paid, shared contributions or employee paid
- Benefit duration of nine to 52 weeks
- Up to 70% income replacement
- Maximum benefit up to \$2,500 per week (based on industry, average salaries and plan type)
- Choice of elimination periods of 0/7, 7/7, 14/14 or 30/30
- No pre-existing condition exclusion or limitation on employer-paid plans — employees are covered from coverage effective date
- Plan designs for small to large employers — 2 to 10,000+ employees
- Seamless coordination with LTD for longer duration disabilities — a smooth transition from STD to LTD with no additional claim form
- Covers maternity and integrates with workers' compensation and SSDI programs
- Does not standardly offset an employer's salary continuation program (formal or informal)
- Statutory plans available in states requiring coverage — including disability benefits law (DBL) in New York, temporary disability benefit (TDB) in New Jersey, temporary disability insurance (TDI) in Hawaii and voluntary disability income (VDI) in California

Features and services with standard plan

- **Rehabilitation/return to work assistance program** — voluntary program that can provide additional benefits, services and support for employees trying to return to work
- **Secure web services** — review billing, submit payment, report employee changes, access and download administrative forms, benefit plan booklets and guides and view claim status

Optional features and services

- **First day hospital** — waives elimination period from date the insured individual is hospitalized
- **Outpatient surgery** — waives elimination period for surgery
- **Survivor benefits** — lump sum benefit, 3x, 6x or 12x weekly benefit options
- **Cesarean section** — minimum of eight weeks of disability
- **24-hour occupational coverage** — covers disabilities that occur on and off the job
- **Insured salary continuation plans** — permit employers to replicate salary continuation or sick pay programs as part of their insured plan, providing a greater degree of flexibility in benefit levels and durations
- **FICA** — pays the employer's portion of FICA taxes on employees' disability benefits and bills the employer for that amount
- **Worldwide emergency travel assistance*** — for employees, spouses** and children traveling, for business or personal reasons, to a foreign country or 100 or more miles from home
- **FMLA leave management services** — technical expertise and resources for coordination of disability claims in compliance with state and federal leave laws, and includes STD/FMLA intake and processing and integrated leave reports — for employers with 100+ lives
- **Comparative Reporting & Analysis** — innovative reporting, analysis and data services to help employers understand, track and manage disability, lost-time and employee benefit costs — for employers with 100+ lives
- **Educator plans** — specifically designed to meet the needs of the education market

*Worldwide emergency travel assistance services are provided by Assist America, Inc. Services are available with selected Unum insurance offerings. Exclusions, limitations and prior notice requirements may apply, and service features, terms and eligibility criteria are subject to change. These services are not valid after termination of coverage and may be withdrawn at any time. Please contact your Unum representative for full details.

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

1 Commissioners Individual Disability Table A, Society of Actuaries, 1985.

2 National Safety Council, Injury Facts, 2009.

3 JHA, "Unum Claimant Satisfaction Research 2008."

The policies or their provisions may vary or be unavailable in some states. The policies have exclusions and limitations which may affect any benefits payable. See the actual policy or your Unum representative for specific provisions and details of availability.

Underwritten by: Unum Life Insurance Company of America, 2211 Congress Street, Portland, ME 04122 (all states except New York)
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