

An injury or illness shouldn't disable your income.

That's why your employer provides Long Term Disability Insurance for you.

Savings aren't always enough.

Sally is a teacher at an elementary school. On weekends, she does a lot of work on her house and yard. If she has a serious accident at home and is unable to work, she doesn't want her savings to dwindle or her family to suffer financially while she recuperates.

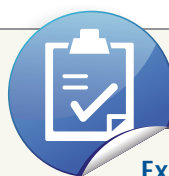


Disability benefits to help you maintain your lifestyle

Unum's Long Term Disability Insurance can pay you a percentage of your gross monthly earnings (up to the maximum allowed by your plan) if you become ill or injured and can't work for an extended period. It can help you pay your bills and protect your finances at a time when you have extra medical costs but don't get a paycheck.

What's next

To learn more about Unum's Long Term Disability Insurance, visit archstl.org/hrbenefits.



MY CHECKLIST

Expenses that you may choose to cover with your disability benefits:

- Mortgage/rent
- Transportation (*gas, car payments, repairs*)
- Utilities (*electric, water, cable, Internet*)
- Child care/elder care
- College expenses
- Loans/credit card debt

Who's at risk?

- The Social Security Administration estimates that just over 1 in 4 of today's 20 year-olds will become disabled before reaching age 67.¹
- Most injuries are not work-related, and therefore not covered by workers' compensation.²



Get the coverage you need.

Your employer is paying the premium for Unum's Long Term Disability Insurance for all eligible employees.

Advantages of Long Term Disability benefits

1. Your employer pays the premium.
2. No medical questions to answer. You are guaranteed coverage.*
3. Benefits payable for disabilities that leave you unable to work or only able to work part-time.

Extra features that add value:

Worldwide emergency travel assistance program

This service provides you and your family with emergency medical help with one phone call anytime while you are in another country, or in the United States traveling 100 miles or more away from home.

Survivor benefit

Unum will pay your eligible survivor a lump-sum benefit equal to three months of your gross disability payment. It will be paid if, on the date of your death, your disability had continued for 180 or more consecutive days, and you were receiving or were entitled to receive payments under the plan.

Accelerated (early) survivor benefit

You may receive your survivor benefit prior to your death if you have been diagnosed as terminally ill, your life expectancy has been reduced to less than 12 months, and you are receiving monthly payments.

Rehabilitation and return-to-work assistance

If you are deemed eligible and are participating in the program, Unum will pay an additional benefit of 10% of your gross disability payment to a maximum of \$1,000 per month.

Long Term Disability questions

What is my monthly benefit amount?

Your employer is providing a benefit of 60% of your monthly earnings to a maximum of \$5,000.

How long will my benefits last?

The duration of your benefit payments is based on your age when your disability occurs. Your LTD benefits are payable for the period during which you continue to meet the definition of disability. If your disability occurs before age 60, your benefits could be payable until you reach age 65. If your disability occurs at or after age 60, benefits could be paid according to a benefit duration schedule.

How long do I have to wait to receive benefits?

The elimination period is the length of time you must be continuously disabled before you can receive benefits.

You could begin receiving LTD benefits if, after 180 days of disability, you are still disabled (as described in the definition of disability).

My notes on Long Term Disability Insurance:

GetBenefitSmart.com
Finally, benefits made simple



* Benefits may be subject to a pre-existing condition.

1 Social Security Administration, Social Security Administration, "Fact Sheet Social Security", 2017. <https://www.ssa.gov/news/press/factsheets/basicfact-alt.pdf>

2 National Safety Council, *Injury Facts*, 2017.

Worldwide emergency travel assistance services, provided by Assist America, Inc., are available with select Unum insurance offerings. Terms and availability of service are subject to change and prior notification requirements. Services are not valid after coverage terminates. Please contact your Unum representative for details.

This policy provides disability income insurance only.

Underwritten by: Unum Life Insurance Company of America, Portland, Maine

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. See the actual policy or your Unum representative for specific provisions and details of availability.

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