

Get the coverage you need.

Individual short term disability insurance is offered to all eligible employees ages 17 to 69⁴ who are actively at work. You decide if it's right for you.

Four reasons to buy this coverage at work

1. You own the policy so you can keep it even if you leave the company or retire. Unum will bill you directly for the same premium amount.
2. Coverage becomes effective on the first day of the month in which payroll deductions begin.
3. Your policy is guaranteed renewable, until age 72, as long as you pay the premiums on time.
4. Affordable premiums are based on your age on the policy effective date and are deducted from your paycheck.

Get the options you need

You can choose from the following options:

Benefit period

If you become disabled, this is the maximum amount of time you can receive benefits for a covered disability.

Elimination period

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

Benefit amount

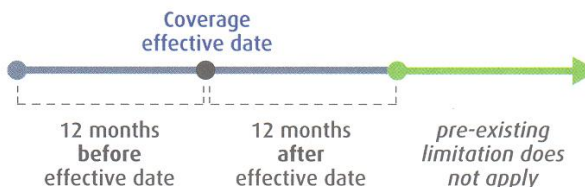
Choose a monthly benefit between \$400 and \$5,000 for an illness or off-the-job injury disability. Coverage of up to 60%⁵ of your gross monthly salary may be offered.

Features that add value

A waiver of premium — included at no extra charge for covered injuries and illnesses. It means you don't have to pay your premiums after 90 days of total disability or the elimination period (whichever is longer). They'll be waived as long as the disability continues, up to the maximum benefit period.

Policy provisions

Pre-existing condition limitation — If you have a pre-existing condition* within a 12-month⁶ period before your coverage effective date, benefits will not be paid for a disability period if it begins during the first 12 months⁷ the policy is in force.



*A pre-existing condition is a condition for which symptoms existed (within 12 months before your coverage effective date) that would cause a person to seek treatment from a physician or for which a person was treated or received medical advice from a physician, or took prescribed medicine. The determination on whether your condition qualifies as pre-existing will be based on the date of disability and not the date you notify Unum.

Pregnancy⁸ — Nine months after coverage becomes effective, pregnancy is considered the same as any other covered illness. The available monthly benefits will be paid upon fulfillment of the elimination period. Benefits will not be paid if the insured individual gives birth within nine months after the coverage becomes effective. However, medical complications of pregnancy may be considered as any other covered sickness, subject to the pre-existing condition limitation.

My short term disability coverage

Amount I applied for: \$ _____

Cost per pay period: \$ _____

Date deductions begin: ____/____/____

(For your records — complete during your enrollment)

Three-month benefit period is not available in NJ and VT.

1 National Safety Council, "Injury Facts," 2008 edition.

2 National Safety Council, "Injury Facts," 2008 edition.

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

4 In CA, coverage is offered to eligible employees ages 17 to 64.

5 Coverage in CA, HI, NJ and RI is limited to 40%.

6 Six-month period applies in ID and NV.

7 Six-month period in TX (for applicants 65+).

8 Nine-month giving-birth exclusion is not applicable in KS, MT and OK.

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 that may affect any benefits payable. For complete details of coverage and availability, please refer to Policy Forms L-21776 and L-21820-CA or see your Unum representative.

Underwritten by: Provident Life and Accident Insurance Company, 1 Fountain Square, Chattanooga, TN 37402 unum.com

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For employee information

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For AFGE Members

Presented by: Benefit Architects

To enroll during the open season at your Local,
please call: 800-733-7236