LONG-TERM DISABILITY

Disability insurance provides income protection if or when you can't work because of an illness or injury.

LONG-TERM DISABILITY

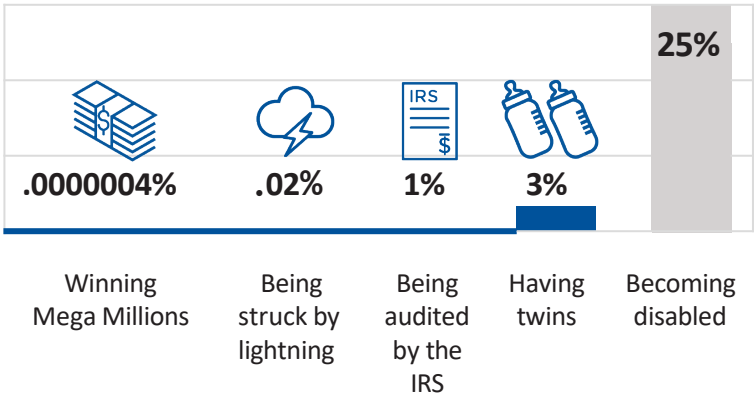
Long-Term Disability insurance offered through UNUM is provided at **no cost to you**, for employees working at least 40 hours per week. The plan benefit is 66.67% of basic monthly earnings up to a maximum of $8,000 per month. Basic earnings is the average of your gross monthly income for the year immediately prior to the onset of disability and includes commissions, bonuses, overtime pay, shift differential pay, or any other earnings.

The benefit begins after a 60-day elimination period.

What Is Disability Insurance?

WHAT'S MORE LIKELY?

Many workers think these events are more likely than becoming disabled during their careers. Here are the actual odds:



In fact, nearly **40 million** American adults live with a disability.

REVIEW YOUR DISABILITY COVERAGE

unum℠

COULD YOU PAY THE BILLS IF YOU WEREN'T WORKING?

Less than 1/4 of U.S. consumers have enough emergency savings to cover six months or more of their expenses.

Nearly **70%** of workers that apply for Social Security Disability Insurance **are denied.**

