

Why buy Short Term Disability Insurance?

Short Term Disability Insurance from Unum pays part of your income if you are unable to work because of a covered injury or illness. Benefits are paid directly to you. Use the payments to pay bills, buy groceries — or however you need.

In **60%** of households with medical bill problems, the patient was covered by health insurance.¹

Leading causes of Unum short term disability claims²

- Normal pregnancy
- Injuries, excluding back
- Joint disorders
- Back disorders
- Digestive disorders

The risk of becoming disabled may be greater than you think



1 in 4 of today's 20-year-olds will become disabled before reaching age 67.³

48% of current retirees say they retired earlier than they planned, mainly because of health problems or disabilities.⁴

Workers' compensation or Social Security disability won't help in many cases



Most disabilities are **not work-related** and therefore are **not covered** by workers' compensation.⁵

Social Security disability benefits are provided to people who are unable to work for a year or more because of a disability. **Short term disability is not considered.**⁶

Short Term Disability Insurance can help when you need it most.

Having Unum disability coverage in place can make all the difference when you're unable earn your income.



Can you afford NOT to be protected?

Life's expensive. If you were disabled and couldn't earn your paycheck, how would you cover expenses like these?

Expense worksheet

| | |
|--|-----|
| Mortgage or rent | \$ |
| Car expenses, gas and insurance | \$ |
| Educational expenses | \$ |
| Retirement savings | \$ |
| Property taxes | \$ |
| Health insurance | \$ |
| Insurance: home, life | \$ |
| Credit payments | \$ |
| Food | \$ |
| Clothing | \$ |
| Medical expenses | \$ |
| Home maintenance | \$ |
| Miscellaneous | \$ |
| Total (monthly financial obligations) | \$ |
| Minus any monthly benefits you receive from your employer or other sources during a disability | -\$ |
| Grand Total | \$ |

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FOR BROKERS, EMPLOYERS AND EMPLOYEES

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¹ Kaiser Family Foundation, "The Burden of Medical Debt: Results from the Kaiser Family Foundation/New York Times Medical Bills Survey," (2016.)

² Unum internal data, 2017.

³ Social Security Administration, "Fact Sheet Social Security" (accessed July 5, 2017.)

⁴ EBRI, "The 2017 Retirement Confidence Survey" (2017).

⁵ National Safety Council, "Injury Facts" (2017).

⁶ Social Security Administration, "Disability Planner: What We Mean by Disability," (accessed Jan. 2018.).