

# Group short term disability insurance (STD)



## Employee need

**Nine out of 10 workers underestimate their chance of becoming disabled.<sup>1</sup>**

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

The overall satisfaction rating among individuals submitting a short term disability claim with Unum averages 92% — exceeding the industry average.<sup>3</sup>

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. The STD coverage integrates easily with our long term disability insurance to provide comprehensive income protection with maximized disability management and return-to-work support through early intervention.

## Unum short term disability advantages

- 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 — automatically transitions 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



## Key advantage

Unum gives you online tools to make your job easier.

## Online tools

- Administrative forms and guides
- Benefit plan booklets
- Premium statements
- Payment tools
- Employee data and claim status reports



## Features and services with standard plan

- **Rehabilitation/return to work** – voluntary programs that provide extra payments and professional services and support for employees trying to return to work
- **Secure web services** – review billing, submit payments, report employee changes, download forms and view claim status

## Optional features and services

- **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
- **Survivor benefits** – lump sum benefit, 3x, 6x or 12x weekly benefit options
- **24-hour occupational coverage**
- **Cesarean section** – minimum of eight weeks of disability
- **FICA** – pays the employer's portion of FICA taxes on employees' disability benefits and bills the employer for that amount
- **Insured salary continuation plans** – permits 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
- **First day hospital** – waives elimination period from date the insured is hospitalized
- **Outpatient surgery** – waives elimination period for surgery
- **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 500+ 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, 2005–2006 edition.

3 JHA, "Unum Claimant Satisfaction Research 2007."

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)

First Unum Life Insurance Company, 99 Park Avenue, 6th Floor, New York, NY 10016 (New York only)

[unum.com](http://unum.com)

© 2008 Unum Group. All rights reserved. Unum is a registered trademark and marketing brand of Unum Group and its insuring subsidiaries.

**For broker information only**

MK-1344 (4-08)