



If you are unable to work, will your bank account be disabled?

Unum short term disability insurance can help.

Plan presented by: **Federated Marketing 800-880-6542**

- For information regarding TSEA, please visit www.tseaonline.org
- Offered to members of the Tennessee State Employees Association

Disability can happen to anyone, anywhere — often when it's least expected. When you consider all of the things that depend on your paycheck, you can see why your ability to work and earn an income can truly be your most important asset.

Who's at risk?

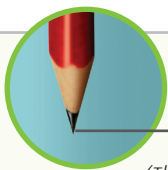
- More than 26 million Americans suffer disabling injuries each year.¹
- Most disabling injuries suffered by American workers occur off the job and are not covered by workers' compensation.²
- Once an individual has been disabled for 90 days, the average length of disability is two years.³
- Three out of every 10 employees between the ages of 35 and 65 will be out of work for three months or longer due to an injury or illness.⁴



How much income would you need if you were disabled?

Should an illness or injury strike, your out-of-pocket expenses, not to mention lost time on the job, can tremendously impact the financial well-being of you and your family. And unfortunately, when it comes to saving and investing, there's not much cash left over. In fact, a survey of working Americans shows that three out of four would have trouble supporting themselves within six months of a disability.⁵

Short term disability from Unum can help keep your finances together during a time when you may be facing rising medical costs, as well as high deductibles and copays.



MY WORKSHEET

(This worksheet may help you decide how much coverage you need.)

Monthly expenses you should consider

Mortgage/rent	\$ _____
Transportation <i>(gas, car payments, repairs)</i>	\$ _____
Utilities <i>(electric, water, cable, Internet)</i>	\$ _____
Insurance <i>(health, life, car, home)</i>	\$ _____
Food & clothing <i>(groceries, restaurants)</i>	\$ _____
Education <i>(tuition, books, supplies)</i>	\$ _____
Loans/credit card debt	\$ _____
Child care/elder care	\$ _____
Savings contributions <i>(retirement)</i>	\$ _____
Medical costs <i>(doctor visits, medications)</i>	\$ _____
Total monthly expenses	\$ _____
Current monthly income <i>(after taxes)</i>	\$ _____
Total monthly income if disabled	\$ _____
Less total monthly expenses <i>(from above)</i>	\$ _____
Monthly surplus or shortfall	\$ _____

(For illustrative purposes only.)

Disability benefits to help keep your account up and running

Individual short term disability insurance can pay you a percentage of your gross monthly salary if you become ill or injured. You can choose monthly benefit amounts from \$400 to \$5,000. You can use it any way you choose.

Waiver of premium included

A waiver of premium provision is automatically included in the policy at no additional premium. With this provision, payment of premiums will be waived after 90 days of total disability (or after the elimination period if longer than 90 days). And, premiums are waived as long as the disability continues, up to the maximum benefit period. For premiums to be waived, total disability (as defined in the policy) must be the result of a covered accident or covered sickness not excluded from coverage.

Short term disability offers:

- Coverage for eligible employees ages 17 to 69.
- Monthly benefit amounts of \$400 to \$5,000, in increments of \$100.* Salary coverage of up to 50% may be offered.
- Coverage becomes effective on the first day of the month in which payroll deductions begin.
- Convenient payroll deduction plan.
- Level premiums — your premiums are based on your age when you buy the insurance and will not increase as you age (premiums may change on a class basis).
- Guaranteed renewable coverage — as long as you pay your premiums when due, you can renew your policy until you reach age 72.
- You can take your policy with you if you retire or terminate state employment and still pay the same premium.

*Subject to salary requirements.

Apply for short term disability insurance today!

Short term disability monthly premiums

14 days accident • 14 days sickness • 6 month benefit • Class: A

Monthly income range	Sickness & off-job accident	On-job accident	Issue ages 17-49	Issue ages 50-69
\$1,401-1,600	\$800	\$400	\$30.18	\$40.23
1,801-2,000	1,000	500	37.71	50.23
2,201-2,400	1,200	600	45.25	60.20
2,801-3,000	1,500	750	56.56	75.32

30 days accident • 30 days sickness • 12 month benefit • Class: A

Monthly income range	Sickness & off-job accident	On-job accident	Issue ages 17-49	Issue ages 50-69
\$1,401-1,600	\$800	\$400	\$25.96	\$35.76
1,801-2,000	1,000	500	32.47	44.73
2,201-2,400	1,200	600	38.97	53.61
2,801-3,000	1,500	750	48.63	67.05

30 days accident • 30 days sickness • 24 month benefit • Class: A

Monthly income range	Sickness & off-job accident	On-job accident	Issue ages 17-49	Issue ages 50-69
\$1,401-1,600	\$800	\$400	\$38.45	\$57.47
1,801-2,000	1,000	500	48.02	71.81
2,201-2,400	1,200	600	57.64	86.15
2,801-3,000	1,500	750	72.03	107.69

60 days accident • 60 days sickness • 12 month benefit • Class: A

Monthly income range	Sickness & off-job accident	On-job accident	Issue ages 17-49	Issue ages 50-69
\$1,401-1,600	\$800	\$400	\$22.63	\$32.51
1,801-2,000	1,000	500	28.31	40.57
2,201-2,400	1,200	600	33.85	48.68
2,801-3,000	1,500	750	42.35	60.80

60 days accident • 60 days sickness • 24 month benefit • Class: A

Monthly income range	Sickness & off-job accident	On-job accident	Issue ages 17-49	Issue ages 50-69
\$1,401-1,600	\$800	\$400	\$33.81	\$53.01
1,801-2,000	1,000	500	42.22	\$66.22
2,201-2,400	1,200	600	50.63	79.48
2,801-3,000	1,500	750	63.32	99.33

90-day elimination period available upon request.

Get the coverage you need

Elimination period	_____ 14 day	Monthly benefit: \$ _____
	_____ 30 day	
	_____ 60 day	
Benefit period	_____ 6 month	Monthly premium: \$ _____
	_____ 12 month	
	_____ 24 month	
Effective coverage date	_____	

Keep this summary for your records and see your policy for details.

Terminations

The policy will terminate on the earliest of the following:

- written request by the insured to terminate the policy;
- failure to pay the premiums for the policy, subject to the grace period allowed;
- the policy anniversary on or following the insured's 72nd birthday; or
- death of the insured.

Exclusions

We will not pay benefits for losses that are caused by or occur as the result of:

- war or act of war, whether declared or undeclared;
- riding in or driving any motor-driven vehicle in a race, stunt show or speed test;
- operating, learning to operate, serving as a crew member of or jumping or falling from any aircraft, including those which are not motor-driven. This does not include flying as a fare paying passenger;
- engaging in hang-gliding, bungee jumping, parachuting, sail gliding, parasailing or parakiting or any similar activities;
- participating or attempting to participate in an illegal activity and/or being incarcerated in a penal institution;
- committing or trying to commit suicide or injuring yourself intentionally, whether you are sane or not;

- addiction to alcohol or drugs, except for drugs taken as prescribed by your physician;
- having a pre-existing condition as described and limited in this policy;
- practicing for or participating in any semi-professional or professional competitive athletic contest for which you receive any type of compensation or remuneration;
- having a work-related injury, unless an on-job total disability benefit is shown on the policy schedule;
- giving birth within the first nine months after the coverage effective date as the result of a normal pregnancy, including Cesarean. Complications of a pregnancy will be covered to the same extent as any other covered sickness.

Pre-existing provision

Benefits for a disability due to a pre-existing condition will not be paid if that disability begins within 12 months of your coverage effective date. A pre-existing condition is defined in your policy as a condition for which symptoms existed that would cause you to seek treatment from a physician or for which you were treated, received medical advice from a physician or took medicine, within 12 months before your coverage effective date.

Note: Terminations and exclusions may vary by state.

^{1,2} National Safety Council, Injury Facts, 2009.

³ Commissioners Group Disability Basic Table, Society of Actuaries, 1987.

⁴ Commissioners Individual Disability Table A, Society of Actuaries, 1985.

⁵ LIFE Foundation, "Hit Hard by the Economy, Americans Risk Knockout Without Disability Insurance," May 1, 2009.

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. For complete details of coverage and availability, please refer to Policy Form L-21776 and contact your Unum representative.

Underwritten by: Provident Life and Accident Insurance Company, Chattanooga, TN unum.com

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