Why buy long term disability insurance?

Disability is more common than you think

3 out of 10 employees between the ages of 35 and 65 will be out of work for 3 months or longer due to an accident or illness.¹

In 2013, top causes of Unum long term disability claims were:²

- Cancer: 16%
- Back disorders, excluding injury: 14%
- Injuries: 10%
- Behavioral health issues: 9%
- Cardiovascular disorders: 9%
- Joint disorders: 9%

Your personal finances may take a hit

Over 70% of American households couldn’t pay normal living expenses if a wage earner is disabled for six months.³

Most injuries are not work-related — and therefore are not covered by workers’ compensation.⁴

Employers also feel the effects

In 2012, off-the-job injuries led to about 245 million days of lost time and cost over $280 billion.⁵

To learn more about this long term financial protection, please contact your HR department or Unum representative.
The policy or its provisions may vary in some states. The policy has exclusions and limitations which may affect any benefits payable. See the actual policy or your Unum representative for specific provisions and details of availability.

This policy provides disability income insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services.

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