

Group long term disability coverage

Better benefits working for California businesses

California businesses deserve a long term disability product portfolio that provides their employees with workplace benefits and services they value.

As the nationwide leader in disability benefits,¹ Unum is already helping to protect more than half a million California employees and their families with LTD coverage offered by more than 4,500 businesses in the state.² Not only do these employees have the security of Unum disability coverage, but they have the support of Unum employee services, like work-life balance and travel assistance, every day. And should a disability occur, a covered employee in California will work with the local Unum benefits center in Glendale, where the disability benefits specialists are familiar with the plans, provisions and local resources. When employees have valuable workplace benefits like these, they value their employers as well.

Unum is working with employers to help them build a loyal, strong workforce — and ultimately, a stronger business. By providing California employers with choices in their benefits offerings — like funding, optional provisions and varying definitions of disability — Unum is able to offer employers the plan designs that work for their businesses and for their employees.

Unum offers an innovative, extensive portfolio of benefits — supported by experienced people and modern technology — working to strengthen both a business and the people who work for it.

Create the benefits plan that works for your business:

Availability	Available for businesses with three to more than 10,000 employees.
	A choice of funding options from fully employer-paid to fully voluntary.*
	Employers can elect to pay for a base plan, and employees can add on.
Standard benefits	Replacement of income options ranging from 50% to 66⅔%.
	Wide range of elimination period and benefit duration options, including a 365-day elimination period that coordinates with CA SDI.
	Choice in definitions of disability – options for long term usual occupation and one- to five-year usual occupation. Employers can choose plans with either the partial or residual definition of disability; total disability is included with both options.**
	For the first 12 months when disabled and working, the work incentive benefit formula allows up to 100% income replacement to encourage returning to work.
	Survivor benefit with an option to receive the benefit early if terminally ill.
Optional benefits	COLA: Helps benefit payment keep pace with inflation while insured is receiving benefits for longer disabilities.
	Education Benefit: Additional payment to help offset post secondary education costs while insured is receiving benefits.
	Healthcare Protect Benefit: Additional non-integrated benefit to help offset costs for healthcare coverage following a COBRA (or similar state law) event. Must be receiving LTD benefits to qualify.
	Recovery Income Protection: Pays a monthly benefit after insured has returned to work and is no longer disabled, if they continue to suffer an income loss due to the prior disability.
	Conversion: Allows employee who terminates to apply for LTD coverage under a group trust contract without evidence of insurability.

You and your employees get more than just insurance.

Unum group LTD coverage provides support for a business and its employees beyond disability coverage — all as part of their relationship with Unum.

Work-life balance employee assistance program

For employees and families, this service provides short term problem resolution for work-life issues and more critical concerns such as addiction and recovery.

Worldwide emergency travel assistance program

Emergency travel assistance to insured employees (and spouses^{***} and children) when traveling more than 100 miles from home.

HR®/BenefitsAnswersNow™

Online library of HR compliance and benefits information for you and your HR staff, including federal and state employment laws (for 10 – 1999 lives).

iServices

A suite of online tools that will make the administration of group coverages faster, easier and more convenient.

Incorporate cost-saving services into your business.

Unum will work with employers to help them manage the impact of employee absences to their businesses through programs that will work in conjunction with disability coverage.

FMLA Leave Management Services†

Manages employees' federal- and state-mandated medical leave with their disability leave in order to save time and costs by reducing overlap and removing the complicated responsibility from the HR staff.

Comparative Reporting & Analysis‡

Helps employers better measure, monitor and manage lost-time and benefit costs through reports and trends based on employees' short term disability, long term disability and/or family medical leave events.

*Participation requirements must be met.

**This offering complies with California Insurance Department requirements for disability plans.

***A spouse traveling on business for his or her employer is not covered by this policy.

†Available to employers with 500 or more lives.

‡Available to employers with 100 or more lives.

1 JHA 2005 U.S. Group and Individual Disability Market Surveys, 2006.

2 Unum internal data, 2005.

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For more information
about LTD plan designs
for California employers,
contact your Unum
representative.