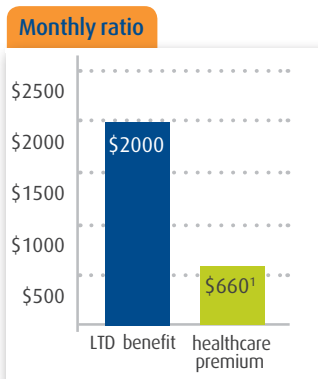


The facts about: Healthcare Protect[®] benefit

An optional LTD benefit enhancement

Healthcare Protect, available as part of your Unum long term disability insurance coverage, can help your employees offset the cost of individual or family healthcare coverage.

Could your disabled employee afford to spend a third of his or her income on monthly healthcare payments?



An employee making \$40,000 could receive approximately 60% of his or her salary during a disability.

- Monthly Benefit range \$300 — \$1,000
- Benefit duration 12, 18, 24 and 30 months

Healthcare Protect employee eligibility requirements:

- the employee is covered under your health insurance plan on the date of disability
- the employee is receiving LTD benefits
- the employee experiences a COBRA qualifying event²
- the employee can provide proof of healthcare coverage

Scenario: A valuable employee becomes disabled and is no longer eligible for health insurance coverage with your company. Do you...

- Continue to fund healthcare benefits at the company's expense?
- Look to the employee to fund his or her own healthcare?
- Add Healthcare Protect to your LTD policy to help offset the cost of individual or family healthcare coverage?

Healthcare Protect can meet a critical employee need

Health insurance costs increased by 6.1% in 2007, to an average of \$7,983 per employee.³ In addition to the expense of monthly healthcare premiums, a disabling illness or injury brings costly co-pays, deductibles, prescriptions and therapies not covered by traditional healthcare plans. The impact on a disabled employee's cost of living is significant. With Healthcare Protect, a flat monthly benefit amount is paid directly to eligible employees. This benefit can be used to help offset the costs of healthcare premiums.

Affordable options can help provide a strategic win-win for you and your employees

Healthcare Protect is a strategic solution that helps both employees and employers. As part of your Unum LTD plan, you can choose the benefit value and the duration of benefits for Healthcare Protect that make sense for your company and the needs of your employees.

Healthcare Protect is an affordable way for employers to stay competitive

In a competitive business environment, a strong benefits package can help increase employee satisfaction and make recruiting and retaining quality employees easier. This helps you achieve preferred employer status in your industry.

By providing your employees with the affordable Healthcare Protect enhancement to your LTD plan, you are helping them and their families be better prepared for the financial impact of a disabling injury or illness — at a time when healthcare services are critical and family budgets may already be stretched.

For more information on other affordable disability products, contact your Unum representative today.

^{1,3} Mercer, "National Survey of Employer Sponsored Health Plans," reported in Employee Benefit News, December 2007.

² Qualifying events are certain events that would cause an individual to lose health coverage.

Underwritten by:

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For broker and employer information

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