

# DISABILITY INSURANCE

## REVIEW YOUR DISABILITY INSURANCE

### • Short-Term Disability

**Short-Term Disability** insurance is offered through UNUM. Employees pay 100% of the premium cost on a post-tax basis. The plan benefit is 60% of your weekly earnings up to a maximum of \$1,000 per week.

**Waiting Period:** Benefits are paid after a waiting period of 30 days for an accident or illness.

**Benefit Duration:** Benefits can continue for up to 9 weeks.

**How Does it Work:** If a covered illness or injury keeps you from working, Short Term Disability Insurance replaces part of your income while you recover. As long as you remain disabled, you can receive payments for up to 9 weeks.

You're generally considered disabled if you are unable to do important parts of your job and your income suffers as a result.

**Why Is This Coverage So Valuable:** You can use the money however you choose. It can help you pay for your rent or mortgage, groceries, out-of-pocket medical expenses and more.

### What Else is Included?

#### Cesarean Section Benefit

If you have a Cesarean section, you will be considered disabled for a minimum period of eight weeks unless you return to work before the end of the time.

### UNUM Resources



[UNUM Disability Video](#)



[UNUM Pick Your Benefits Video](#)

### ENROLL TODAY!

*The online enrollment system will automatically calculate the benefit and cost based on your annual salary.*

### • Long-Term Disability

**Long-Term Disability** insurance is offered through UNUM. Employees pay 100% of the premium cost on a post-tax basis. The plan benefit is 60% of your monthly income up to a maximum of \$6,000 per month.

**Waiting Period:** Benefits are paid after a waiting period of 90 days for an accident or illness.

**Benefit Duration:** Benefits can continue for 2 years (Option 1) or up to the Social Security (SS) Normal Retirement Age (Option 2).

**How Does it Work:** This coverage provides a monthly benefit if you have a covered illness or injury and you can't work for a few months — or even longer.

You're generally considered disabled if you're unable to do important parts of your job — and your income suffers as a result.

**Why Is This Coverage So Valuable:** You can use the money however you choose. It can help you pay for your rent or mortgage, groceries, out-of-pocket medical expenses and more.

### What Else is Included?

#### Survivor Benefit

If you die while you've been disabled and receiving benefits for at least 180 days, your family could get a benefit equal to 3 months of your gross disability payment.

#### Waiver of Premium

If you're disabled and receiving benefit payments, Unum waives your cost until you return to work.

#### Work-Life Balance Employee Assistance Program

Get access to professional help for a range of personal and work-related issues, including counselor referrals, financial planning and legal support.

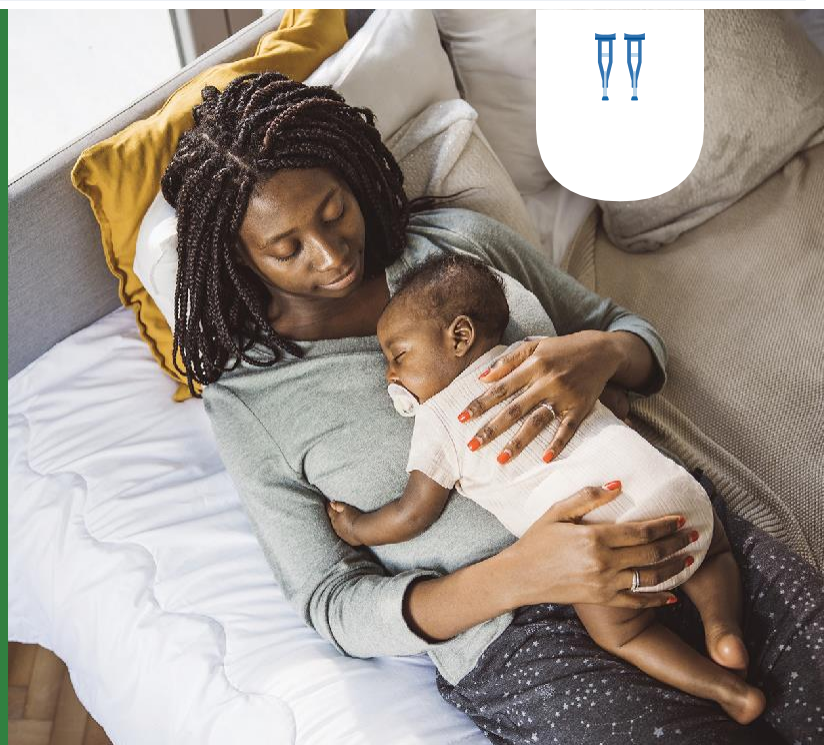
#### Worldwide Emergency Travel Assistance

One phone call gets you and your family immediate help anywhere in the world, as long as you're traveling 100 or more miles from home. However, a spouse traveling on business for his or her employer is not covered.

# DISABILITY INSURANCE



## Why buy Short Term Disability Insurance



### Help protect your finances and way of life when you can't work

When you have a child or get sick or injured, you want to focus on your recovery — not on worrying about how to pay your living expenses. While you may expect to rely on savings or credit cards to supplement your income when these things happen, **49% of consumers would feel financial stress within 6 months without their primary income.**<sup>1</sup>

Unum Group Short Term Disability Insurance could pay up to 50–70% of your salary for several weeks during this time, making it a lot easier to focus on child bonding, getting well and returning to work without a major disruption to your finances.

### How Short Term Disability works

After surgery, childbirth or other covered situations, Short Term Disability Insurance can be a helping hand while you're out of work. Once you know of when you need to take leave, you can begin the claim filing process:

1. Submit your claim or leave request online. You can even upload medical documents and claim forms with your smartphone camera.
2. View status updates on your claim, including requests for additional information. Most claims have a decision within 5 days.\*
3. When your leave begins, approved benefit payments will be paid directly to your bank account to use as you wish.
4. Focus on your recovery with the financial benefits provided by this coverage.

### Could a disability happen to me?

Employees aged 20 years and older have a 1 in 4 chance of developing a disability before retirement age.<sup>2</sup> Here are some of the reasons you might have to file a short term disability claim:

- Recovery from regular pregnancy
- Joint disorders
- Injuries
- Behavioral health issues
- Digestive disorders

### LEARN MORE

To learn more about enrolling in Short Term Disability Insurance, contact PASCO's enrollment team, MWE, at 410-943-2140 or go to <https://mwe.mobi/PASCO> to schedule an appointment. Please note that if you were eligible for coverage when hired or during the previous open enrollment period and did not elect coverage, a 3/12 pre-existing condition clause may apply. The pre-existing condition may delay coverage if you received medical treatment or took prescribed drugs for your condition in the 3 months prior to your effective date.

# DISABILITY INSURANCE



## Why buy Long Term Disability Insurance



### Help protect your finances and way of life when you can't work

When you face an illness, injury, or surgery with a longer recovery period, you'll want to spend time focusing on getting better — not on worrying about how to pay your living expenses. While you may expect to rely on savings or credit cards to supplement your income when these things happen, **49% of consumers would feel financial stress within 6 months and 61% within 1 year without their primary income.**<sup>1</sup>

Unum Group Long Term Disability Insurance could pay up to 50–70% of your salary for several months or years during this time,\* making it easier to focus on your recovery and returning to work without a major disruption to your finances.

### How Long Term Disability works

If you're out of work for a longer period due to a covered serious illness, accident, or surgery, Long Term Disability Insurance can help you maintain financial independence. Once you know of when you need to take long term leave, you can begin the claim filing process:

1. Submit your claim or leave request online. You can even upload medical documents and claim forms with your smartphone camera.
2. View status updates on your claim, including requests for additional information. Most long term claims have a decision within 45 days<sup>2</sup> and begin after your short term disability claim ends.
3. When your leave begins, approved benefit payments will be paid directly to your bank account to use as you wish.
4. Focus on your recovery with the financial benefits provided by this coverage.

### Could a disability happen to me?

Employees aged 20 years and older have a 1 in 4 chance of developing a disability before retirement age.<sup>3</sup> Here are some of the reasons you may have to file a long term disability claim:

- Complications from pregnancy
- Behavioral health issues
- Joint disorders
- Injury and poisoning
- Cancer
- Circulatory diseases

### LEARN MORE

To learn more about enrolling in Long Term Disability Insurance, contact PASCO's enrollment team, MWE, at 410-943-2140 or go to <https://mwe.mobi/PASCO> to schedule an appointment. Please note that if you were eligible for coverage when hired or during the previous open enrollment period and did not elect coverage, a 3/12 pre-existing condition clause may apply. The pre-existing condition may delay coverage if you received medical treatment or took prescribed drugs for your condition in the 3 months prior to your effective date.