



Individual Disability Insurance

Understand Your Benefit

Protect your income & lifestyle



ArentFox
Schiff

Agenda

- Disability Statistics
- About Individual Disability Insurance
- Existing Coverage & IDI
- IDI Plan Highlights
- How to Enroll
- About Unum





DISABILITY STATS



Disability Can Happen

Leading causes of Individual Disability claims ¹	
Neurological	17%
Psych/Substance Abuse	15%
Back	14%
Muscular/Skeletal	10%
Accident	9%

WHEN EMPLOYEES CAN'T WORK, BUSINESSES LOSE, TOO.



365 million days of production time lost in 2019 due to off-the-job injuries²

Cost: \$443.9 billion

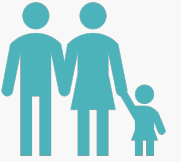


More than 1 in 4 of today's 20-year-olds can expect to be out of work for at least a year because of a disabling condition before they reach the normal retirement age.³

1. Unum Internal Data (2020) 2. National Safety Council, "Injury Facts" (2020). 3. Council for Disability Awareness, "The Crisis of Disability Coverage in America" (2018).



The Need for Disability Insurance



74% of Americans would find it somewhat or very difficult to meet current financial obligations if their paycheck were delayed by one week.¹

4 out of **5** working Americans have less than one year's income saved in retirement accounts.²

Only **48%** of American adults say they have enough savings to cover three months of living expenses in the event they're not earning any income.³

At least **51 million** working adults in the United States are without disability insurance other than the basic coverage available through Social Security.⁴

1. American Payroll Association, "2019 National Payroll Week: Getting Paid in America" (2019); 2. National Institute on Retirement Security, "Retirement in America: Out of Reach for Working Americans?" (2018); 3, 4. Council for Disability Awareness, [Disability Statistics](#) (2018).

ABOUT IDI





You can't plan for an unexpected injury or illness...

Your Work Calendar				
M	T	W	T	F

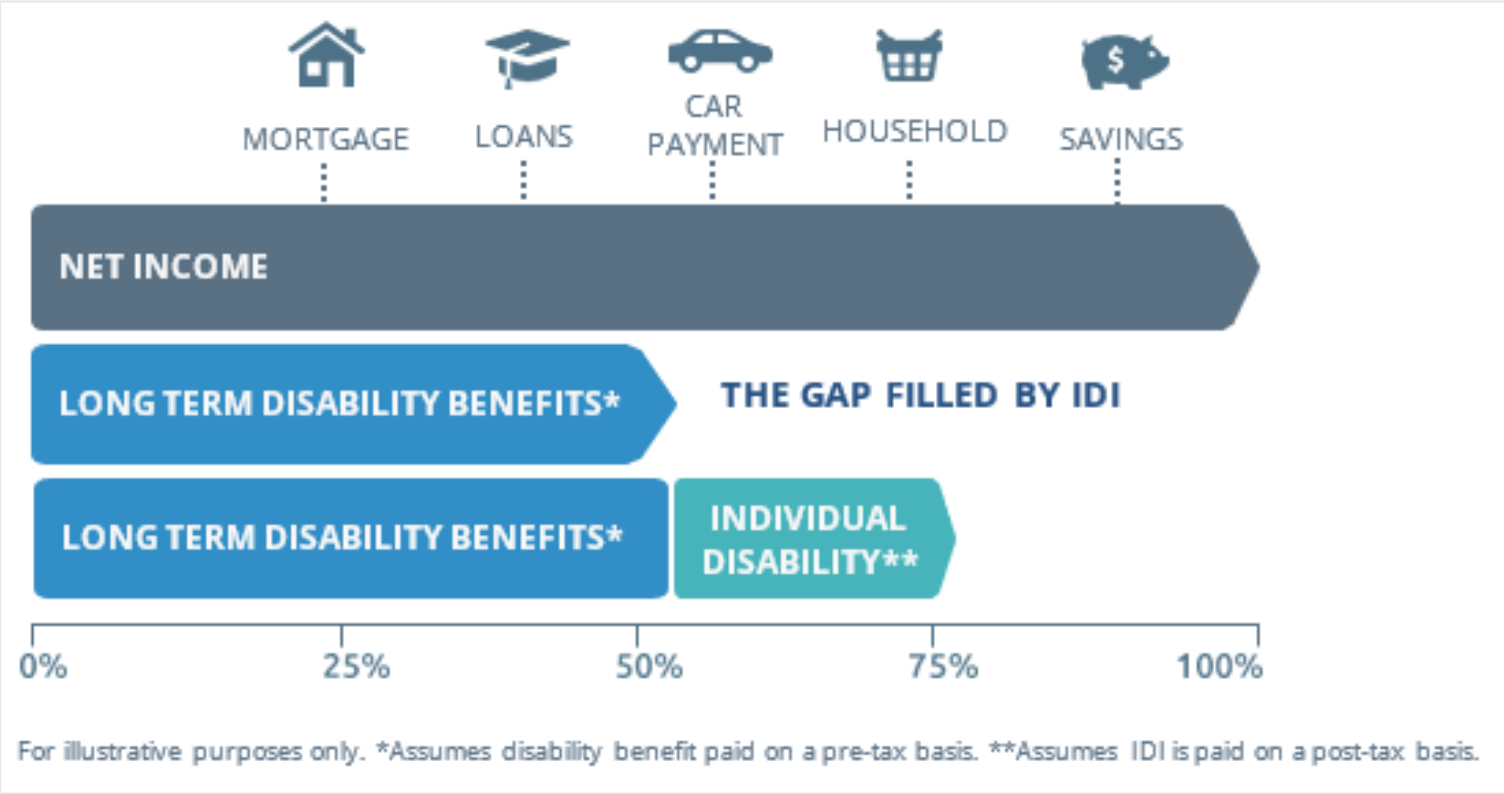
But you can prepare

A disability could disrupt your daily life. Even worse, it could interfere with your ability to earn an income and pay for the things that matter to you and your family.

Closing the Income Gap

How Individual Disability Insurance can help cover expenses

This graphic shows how Individual Disability Insurance (IDI) helps close the gap left by Long Term Disability Insurance (LTD). As a higher wage earner, you may have earnings that aren't covered by LTD Insurance, requiring you to dip into savings or rely on loved ones. IDI can provide an additional monthly benefit to help you cover your bills and day-to-day expenses without causing long-term damage to your financial health.





EXISTING COVERAGE & IDI

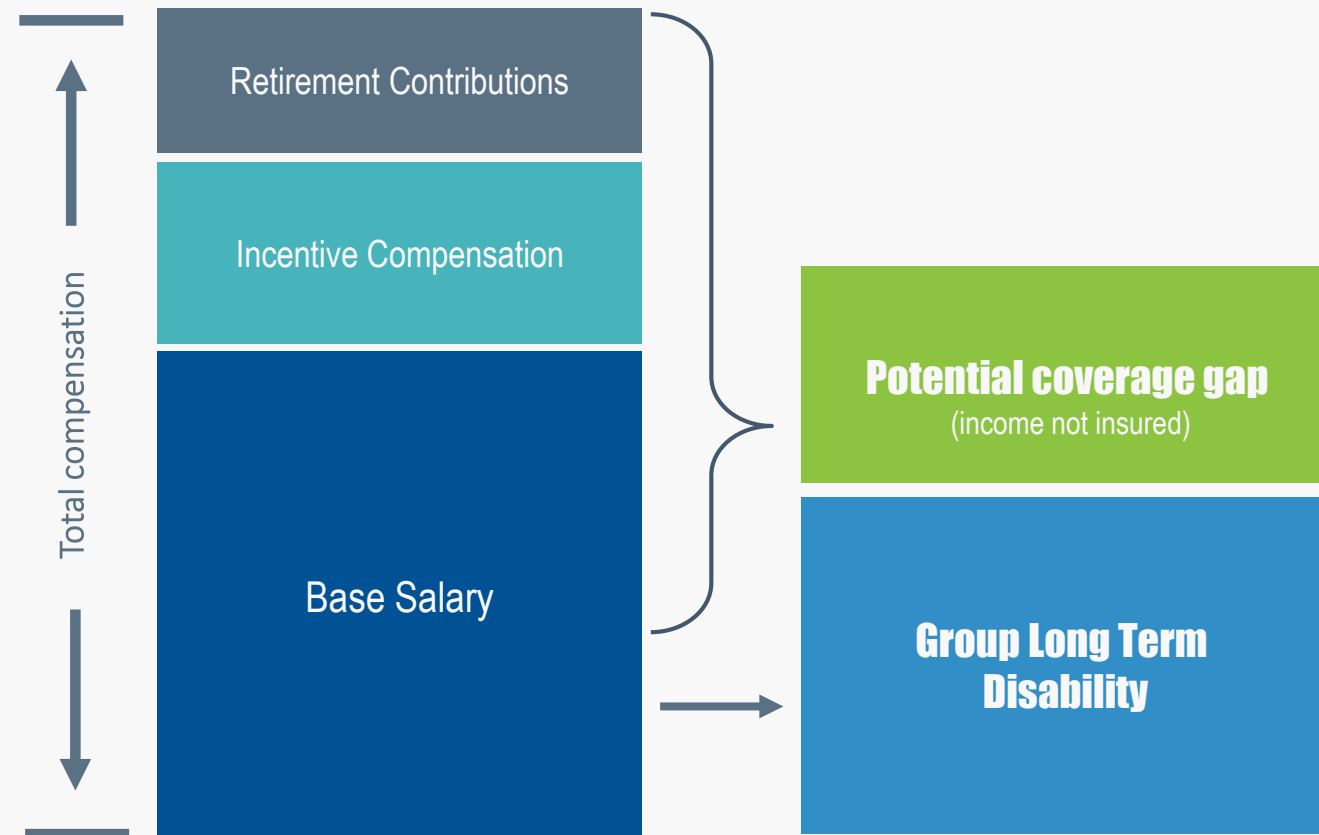


Does your Group Long Term Disability cover enough of your income?

Your LTD Basics

- Covers **60%** of your eligible earnings up to a maximum benefit of **\$15,000 / month**
- Coverage begins after **90** days of a disability
- Benefits may be taxable

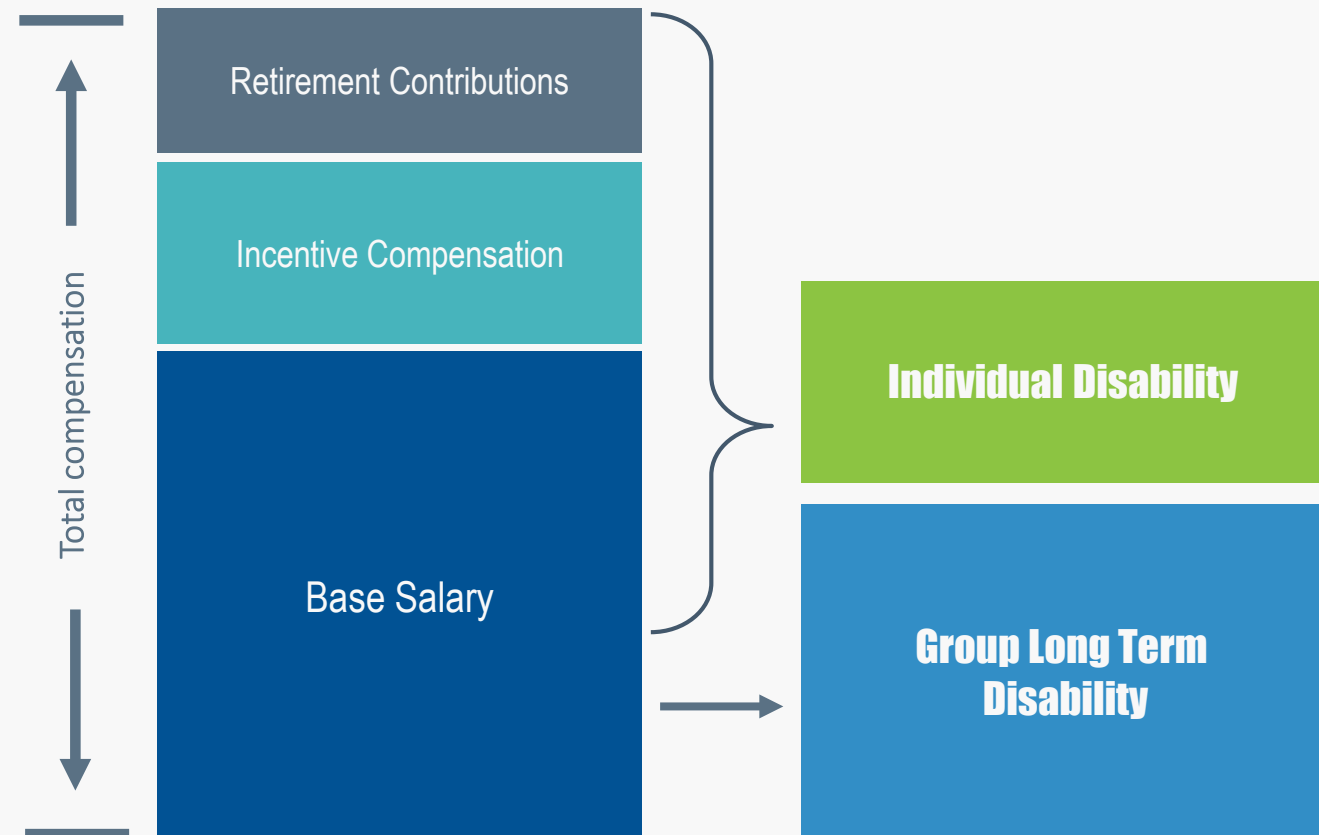
If you earn a higher salary, you may need additional income protection while on leave from work due to a covered illness or injury. Long Term Disability (LTD) is an excellent foundation for income protection; but **uncovered compensation**, **benefit maximums**, and **taxable benefits** may leave higher income earners with a gap in coverage.



For illustrative purposes only. Assumes disability payment pays on a pre-tax basis. Assumes IDI pays on post-tax basis.


Group Long Term Disability & IDI Work Together

Here's how LTD and IDI benefits work together to provide a more complete income protection solution.





IDI PLAN HIGHLIGHTS

Designed to complement LTD	Simplified Underwriting No medical exam required	Insurance premiums discounted and rate locked until you turn 65 (since the plan is offered to you by your employer).	
Higher Benefit Maximums above your LTD cap.			No Social Security or Workers Compensation offset
Conversion to Long Term Care between the ages of 60-70 without any evidence of insurability required		Policy belongs to you, and is portable at the same rate, even if you leave your current employment.	

Enrollment Options



ONLINE

Access the enrollment website to learn more about your benefit offer.

You can complete and submit your application in just a few minutes.

Go to:
<https://www.getidi.com/Employer/ArentFoxSchiff>



PHONE

Want to call instead?

Go through your benefit offer, get your questions answered and submit your decision.

Call the dedicated enrollment hotline at **800-864-5077**



MAIL

Did you check your mail?

Review the enrollment material which was mailed to your home address.

Enrollment Ends
July 1st



ABOUT UNUM





At Unum,
we're in the business of helping
people through difficult times in their
lives.

We help millions of people gain
affordable **access to disability
benefits through the workplace** —
benefits that help them protect their
families, their finances and their futures.



1 LIMRA, "U.S. Group Disability Insurance 2018 Annual Sales and In Force" (2019), based on inforce premium 2 LIMRA, "Individual Disability Income Sales and In-Force Survey Annual Review 2018" (2019), based on multilife 3 Eastbridge, "U.S. Worksite/Voluntary Sales Report: Carrier Results for 2018" (2019), based on inforce premium. 4 "Fortune, "Fortune 500 2018," (2018); Unum Customer database, 2018. 5, 6, 7, 8, 9 Unum internal data, 2019. 10 Unum internal data, 2018



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. The expected benefit ratio for this policy is 60 percent. This ratio is the portion of future premiums that the company expects to return as benefits, when averaged over all people with this policy.

Employees must be a U.S. citizen or legally authorized to work in the U.S. to receive coverage.

Individual Disability Insurance (IDI) is underwritten by Provident Life and Accident Insurance Company, Chattanooga, TN. In New York, IDI is underwritten by Provident Life and Casualty Insurance Company, Chattanooga, TN.

The policy or its provisions may vary or be unavailable 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.

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