

Because disability
can happen to
ANYONE

*Voluntary Individual Short Term
Disability Insurance*

“Disability won’t happen to me.”

It’s a fact. An accident or illness will keep three out of every 10 employees between the ages of 25 and 65 out of work for three months or longer.¹

Accidents and illnesses that keep you off the job can happen to anyone and are more common than you might think. In fact, four of the five leading causes of disabling absences lasting less than six months include:²

- pregnancy;
- back and disc pain;
- fractures and sprains; and
- heart conditions.

Should a sickness or injury strike, your out-of-pocket expenses – not to mention lost time on the job – can impact the financial well-being of you and your family. UnumProvident’s voluntary individual short term disability insurance can help replace a portion of your salary in the event of a covered sickness or off-the-job accident. It may also include on-job accident coverage. Please talk to your benefits representative for complete details about your specific policy.

UnumProvident’s voluntary individual short term disability insurance

Affordable coverage

Individual short term disability insurance is available through your employer. Your premiums are based on your age when you buy the insurance and will not increase as you get older.

Who can apply

Available for eligible employees ages 17-69 who are actively at work.³

You have a choice

Your coverage is voluntary. You decide if you want to apply and how much you can afford.

Coverage levels

You may choose a monthly benefit between \$400 and \$5,000 for a disability resulting from a covered sickness or accident. Coverage for up to 60% of your gross monthly salary may be offered.



Policy features

During enrollment, you will have the opportunity to select an elimination period (the period of time following a disability before benefits are paid) and a benefit period (the maximum length of time disability benefits could be paid). If you become disabled, under the terms of your policy, you will be subject to the elimination and benefit period elected.

Convenient payroll deduction

If you apply and qualify, your premiums are automatically deducted from your paycheck, so you don't have to worry about writing checks or mailing payments.

Coverage effective date

To obtain coverage, simply complete the application. Your coverage becomes effective on the first day of the month in which payroll deductions begin. You will receive the plan and coverage amount applied for on the application unless it is determined to be unacceptable under UnumProvident's rules, limits or standards. In such event, the plan and coverage amount may be modified or declined.

You own the policy

If you leave your company or retire, you can take the policy with you and pay the same premium. UnumProvident will bill you directly at home.

We're here for you

During enrollment, a benefits representative will be available to answer any questions you may have about short term disability insurance.

If you have questions after you enroll, call 1-800-635-5597.

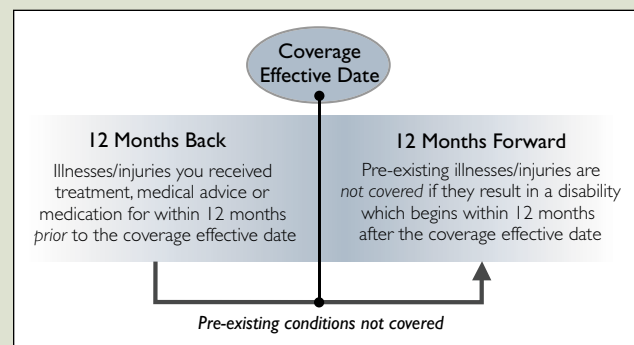
Policy highlights

Waiver of premium – This provision is included with every policy at no additional premium. After 90 days of total disability (or after the elimination period if longer than 90 days), payment of premiums will not be required as long as you are receiving benefits.

Guaranteed renewable – If premiums are paid on time, your coverage is renewable until age 72 regardless of illness or injuries.

Pregnancy – Nine months after coverage becomes effective, pregnancy is considered as any other covered sickness.⁴ The available monthly benefits will be paid upon fulfillment of the elimination period. Benefits will not be paid if the insured gives birth within nine months after the coverage becomes effective. However, medical complications of pregnancy may be considered as any other covered sickness, subject to pre existing condition limitation.

Pre-existing condition limitation – Benefits for a disability due to a pre-existing condition will not be paid if that disability begins within 12 months of your coverage effective date. A pre-existing condition is defined in your policy as a condition for which symptoms existed that would cause you to seek treatment from a physician or for which you were treated or received medical advice from a physician, or took medicine, within 12 months before your coverage effective date.



Frequently Asked Questions

If I file a claim for a disability that begins 14 months after the policy has been in effect and is related to a pre-existing condition, would I be eligible for benefits?

Yes, if the covered disability occurred after the policy had been in force for 12 months, then you would be eligible for benefits.

If a disability occurs during the first 12 months of coverage, would I be eligible for benefits?

Claims filed during the first 12 months the policy is in force are reviewed to determine if a pre-existing condition exists. If you were treated, received medical advice or had taken medicine for that disability during the 12 months prior to the coverage effective date, then you would not be eligible for benefits.

If I give birth seven months after coverage becomes effective, could the claim be denied?

Yes. The standard recovery period would not be covered if you give birth within nine months after the coverage becomes effective. However, a disability due to medical complications as a result of pregnancy and/or giving birth may be covered, subject to the pre-existing condition limitation.

What happens to my benefit if my salary increases or I change jobs?

Since your policy is an individual policy between you and UnumProvident, your benefits will remain the same regardless of an increase in salary or if you change jobs.

If you have questions about your voluntary individual short term disability income protection insurance policy after applying, please call our toll-free number at 1-800-635-5597. Our representatives will be available to assist you and answer any questions you may have.

¹ National Association of Insurance Commissioners (NAIC) Individual Disability Table A (1985)

² 2003 short term disability trends taken from UnumProvident's disability database.

³ Being "actively at work" means that on the day you apply for coverage, you are working at one of your company's business locations, or you are working at a location where you are required to represent your company. If you are applying for coverage on a day that is not one of your scheduled workdays, then you will be considered actively at work if you meet this definition as of your last scheduled workday. You are not considered actively at work if your normal duties are limited or altered due to your health, or if you are on a leave of absence.

⁴ In KS, MT and OK, as of the coverage effective date, pregnancy is considered as any other covered condition.

This information is not intended to be a complete description of the insurance coverage available and some coverage options may not be available in all states. For complete details of coverage please refer to Policy Form: L-21776.

Underwritten by the following subsidiary of UnumProvident Corporation:

Provident Life and Accident Insurance Company

1 Fountain Square, Chattanooga, TN 37402

www.unumprovident.com

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