

Why Purchase Long Term Disability Insurance?

If you can't work, why should your bank account suffer?

Help keep your finances together by purchasing Long Term Disability Insurance through the UUA Group Insurance Plan

Savings aren't always enough: Even though Chris and Pat have two incomes, they need both of their paychecks to cover the bills every month. They know that a serious illness or accident could keep one – or both – of them from going to work for months. They want some security, so that losing one of their paychecks doesn't threaten everything they have worked for.

Who's at risk?

- At age 30, a man is seven times more likely to become disabled than to die.
- At age 30, a woman is four times more likely to become disabled than to die.
- Even at age 50, the odds of becoming disabled are more than double the risk of dying.
- At age 40, you have a 43% chance of experiencing a long term disability before you are age 65.

Your disability benefits help cover what matters most: The long term disability insurance available through the UUA Group Insurance Plan pays you 66 and 2/3 percent of your gross monthly salary (up to \$6,000/month) if you cannot work due to a covered injury or illness. It can provide a monthly benefit whether your disability prevents you from working at all or limits your ability to work. These benefits can help you cover expenses and protect your finances at a time when you're paying extra medical bills. And the benefits are tax-free if premiums were paid with after-tax dollars. In addition, the UUA LTD Plan provides \$600/month for 30 months toward the cost of health insurance if the employee was enrolled in employer-provided health insurance including the UUA Health Plan at the time of disability.

How to apply: Complete the enclosed LTD insurance enrollment form and return it by Friday, February 26, 2010 (or within your first 60 days of employment for new hires) to: UUA – GIP, Attn: Linda Rose, 25 Beacon Street, Boston, MA 02108. For more information, contact Linda Rose at LRose@uua.org or (617) 948-4265.

Get the coverage you need...

As an employee of a UUA-related congregation or organization who is working at least 750 hours/year, you are eligible to purchase Unum's group long term disability insurance through the UUA Group Insurance Plan. Long term disability insurance can provide a monthly benefit whether your disability prevents you from working at all or limits your ability to work.

Reasons to buy this coverage at work – now:

1. No medical questions to answer. You are guaranteed enrollment if you sign up during the February 2010 Open Enrollment period or during your first 60 days of employment.
2. Your cost can be conveniently deducted from your paycheck (see your employer to make that happen).
3. You can take advantage of affordable group rates.

Extra long term disability features that add value

- **Return-to-work support:** Unum's insurance plan features programs for rehabilitation, worksite modifications, part-time return-to-work strategies, and other resources to help employees maximize their abilities after experiencing a disability. If you are receiving disability benefits and participating in the return-to-work program, you can receive an additional 10% of your gross disability benefits (up to \$1,000 per month) and in addition a dependent care benefit for family members under age 15 or for family members age 15 and over who require personal care assistance.
- **Work-life balance (EAP):** Work-life balance provides professional assistance for a wide range of personal and work-related issues. The service is available to you and your family members 24 hours a day, 365 days a year, and provides resources to help employees find solutions to everyday issues, such as financing a car or selecting child care, as well as more serious problems. There is no additional charge for using the program, and employees do not have to have filed a disability claim or be receiving benefits to use the program. The work-life balance employee assistance program is provided by Ceridian Corporation.
- **Emergency Worldwide Travel Benefit:** When traveling for business or pleasure, in a foreign country or just 100 miles away from home, you and your family can count on getting help in the event of a medical emergency. Emergency Travel Assistance includes: medically supervised transportation home, transportation for a friend or family member to join the hospitalized patient, prescription replacement assistance, multilingual crisis management professionals, and care and transport of unattended minor children. This assistance is provided by Assist America, Inc.

What About Social Security Disability Insurance? Social Security Disability Insurance is only for people with severe disabilities that are expected to last at least 12 months or result in death. The SSDI review process often takes years and may require hiring an attorney. If you need to file an application for federal Social Security Disability Insurance assistance, Unum will assign experts to assist you through the process.

Income/Expense Worksheet

This worksheet may be helpful to you as you decide about your coverage needs.

Monthly expenses you should consider

Mortgage/rent	\$ _____
Transportation (gas, car payments, repairs)	\$ _____
Utilities (electric, water, cable, internet)	\$ _____
Insurance (health, life, car, home)	\$ _____
Food & clothing (groceries, restaurants, dry cleaning)	\$ _____
Charitable giving	\$ _____
Education (tuition, books, supplies)	\$ _____
Loans/credit card debt	\$ _____
Child care/elder care	\$ _____
Savings contributions (retirement)	\$ _____
Medical costs (doctor co-pays, medications)	\$ _____
Other	\$ _____
Other	\$ _____
Other	\$ _____
Total Monthly Expenses	\$ _____
Current Monthly Income (after taxes)	\$ _____
Total monthly income if disabled	\$ _____
Less total monthly expenses (from above)	Less \$ _____
Monthly surplus or shortfall	\$ _____