

Specialized benefits for today's medical professionals

Unum's disability insurance can help protect your employees and your practice.

- Nearly 250,000 U.S. physicians trust Unum to protect their income.¹



- Unum is the leading provider of disability insurance in the U.S.²

The medical professionals in your practice have worked hard for many years to establish successful careers. But a disabling illness or injury could mean a significant loss of income for both the individual and your practice.

Disability insurance helps protect:

Your income. Three out of every 10 employees between the ages of 35 and 65 will be out of work for three months or longer due to an accident or illness.³ For medical professionals, a long-term disability could mean losing thousands of dollars in salary, which impacts loan and mortgage repayments, family obligations and more.

Your practice. A key partner or employee's disability can mean a significant loss of revenue for your growing medical, dental or psychiatric practice. Our enhanced plan can help protect your practice from the significant loss of revenue that can occur when a key partner is disabled.

Your employees. The right insurance helps attract and retain top-quality employees by offering the coverage they want and need — and helps you compete with larger practices and hospitals for the best staff.

Unum offers intelligent solutions.

Popular plans with cost control — Our flexible funding options and group rates make coverage affordable. Choose from employer-paid, 100% employee-paid or shared funding.

Customized for your profession — With our optional specialty definition of disability, Unum's benefits are based on your ability to perform the duties required by your medical specialty. For example, a surgeon who loses the hand dexterity necessary to perform surgery would be considered able to work by a traditional plan, but could qualify for benefits under Unum's plan based on the inability to perform the specific duties of a surgeon. And our plans include a higher benefit amount created specially for highly compensated professionals.

World class service — We know your office needs to focus on patient care, not benefits administration, so we provide the full support you'd expect from an industry leader, from online billing to responsive claims support.

Does your practice include at least 25 employees?

Ask about competitive rates on voluntary benefits such as critical illness and cancer insurance, as well as additional life and disability coverage.

Key medical professional benefits

- No salary continuation plan(s) offset
- 10% additional benefit (\$1,000 per month maximum) for claimants who participate in our rehabilitation and return-to-work program*
- No loss of earnings required during the elimination period

For more information, call your Unum representative or visit us at unum.com.

Choose the standard plan — or opt for greater coverage through the enhanced plan.

	Standard package	Enhanced package
Group short term disability insurance	• 14-day elimination (waiting) period for accidents or sickness • Total disability not required during elimination period • Up to \$1,000 weekly maximum benefit	• 0-day elimination (waiting) period for accidents and 7-day elimination period for sickness • Up to \$2,000 weekly maximum benefit
Group long term disability insurance	• Up to \$15,000 monthly maximum benefit for employees with higher incomes • "Own occupation" coverage for the first two years of disability	• "Own occupation" protection for the benefit duration • Optional specialty definition of disability • Revenue protection benefit option reimburses your firm when a key employee is disabled

Valuable services included in your package:

HR®/BenefitsAnswersNow™	A regularly updated online library of HR compliance and benefits information. Includes federal and state employment laws, sample benefits policies and job descriptions that can be customized for your business.
Work-life balance EAP	Assistance for employees dealing with everyday life issues and more serious problems such as divorce and alcohol abuse.
Worldwide emergency travel assistance	Support with medical or personal emergencies for employees and their families** when they travel to a foreign country or more than 100 miles from home.

Additional options:

Severe disability impairment benefit***	Pays an additional benefit if an employee suffers a covered catastrophic disability.
Cost of living adjustment	Helps protect an employee's disability benefit from the effects of inflation by paying a cost of living adjustment while disabled.
Recovery income protection	Provides a benefit when an individual returns to work full time but still has a loss of income due to the prior disability. This is especially important for physicians who may have lost patients while disabled and need time to re-build their practice
Infectious and contagious disease benefit*	Provides LTD benefits when an individual first tests positive for an infectious and contagious disease and poses an immediate or potential life-threatening risk to others while performing their regular occupation.

The policies or their provisions may vary or be unavailable in some states. The policies have exclusions and limitations which may affect any benefits payable. See the actual policy or your Unum representative for specific provisions and details of availability.

These policies provide disability income insurance only. They do NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Insurance Department.

Underwritten by:

Unum Life Insurance Company of America, 2211 Congress Street, Portland, ME 04122
In New York underwritten by:

First Unum Life Insurance Company, 99 Park Avenue, 6th Floor, New York, NY 10016
unum.com

© 2008 Unum Group. All rights reserved. Unum is a registered trademark and marketing brand of Unum Group and its insuring subsidiaries.

For brokers and employers

MK-1316 (11-08)

*Not available in CA

**A spouse is not covered if on business for his/her own employer.

***Severe disability impairment benefit is a description of the filed product offering which appears in the LTD policy as the Disability Plus® rider. Not available in CA.

1 Unum internal data, December 2007. Based on Unum US data.

2 JHA 2007 U.S. Group and Individual Disability Market Surveys, 2008.

3 Commissioners Individual Disability Table A, Society of Actuaries, 1985.

HRAnswersNow® and BenefitAnswersNow™ are provided by CCH. CCH is not engaged in rendering legal advice. Users should consult with their own attorneys. Work-life balance employee assistance program services are provided by Ceridian Corporation. Worldwide emergency travel assistance services are provided by Assist America, Inc. Services are available with selected Unum insurance offerings. Exclusions, limitations and prior notice requirements may apply, and service features, terms and eligibility criteria are subject to change. These services are not valid after termination of coverage and may be withdrawn at any time. Please contact your Unum representative for full details.