

SHORT TERM DISABILITY INSURANCE COMPARISON

Unum	Hartford
<ul style="list-style-type: none"> • For non-work related accident or illness • Monthly cost: \$0.71 per \$100 salary • After-tax deduction • Benefits are tax-free • Maximum Payment: 26 weeks • Includes \$30,000 Accidental Death & Dismemberment Coverage • Pays weekly benefit of lesser of: <ul style="list-style-type: none"> • 70% of base weekly earnings • \$750 (Option A max. salary \$55,714) • \$1,500 (Option B max. salary \$111,430) • \$2,000 (Option C max. salary \$148,571) • Benefits begin on the first day if hospitalized for at least 24 hours • Benefits begin on 31st day if not admitted to hospital • Benefits for pregnancy pay 6 weeks for normal birth, 8 weeks for C-section • Pre-existing Condition Exclusion for first six months after initial election or after Option level increase • Periods of disability due to the same cause count as one period unless separated by six months or more of full-time active work • Return to Work: Benefits will stop if working in any capacity 	<ul style="list-style-type: none"> • For non-work related accident or illness • Monthly cost: \$0.69 per \$100 salary • After-tax deduction • Benefits are tax-free • Maximum Payment: 26 weeks • Pays weekly benefit of lesser of: <ul style="list-style-type: none"> • 66.66% of base pay • \$769.27 • Benefits begin on the first day if disability is due to an accident • Benefits begin on the 61st day for illness or childbirth unless you have been covered by another STD plan for the 12 months prior to January 1 • Benefits for pregnancy pay from the 31st day through 42nd day after birth • No-Pre-existing Condition Exclusion • Periods of disability due to the same cause count as one period unless separated by 30-days or more • Return to Work: Partial benefits if working 80% or less than full time