

**Herricks Teachers' Association Upcoming UNUM Benefit Meeting on
Tuesday, March 4, 2014 at 4 p.m.**

(At the Community Center in Room 208)



*Important information
about your insurance benefits*

Herricks Teachers' Association is pleased to discuss the possibility of offering Long Term Disability insurance from Unum to School Related Professionals.

You work hard for your paycheck. But it can be hard to budget for life's unexpected emergencies. That's why we are offering this valuable coverage from Unum.

Long Term Disability Insurance pays you a monthly benefit if you can't work for an extended period of time, due to a covered injury or illness or childbirth.

If you are disabled for 30 days or more, it can replace 60% of your basic monthly earnings (up to \$5,000 per month) and can pay a benefit as long as you are considered disabled according to your policy.

Your risk of becoming disabled is far greater than you may think:

3 out of 10 employees between the ages of 35 and 65 **will be out of work for 3 months or longer** due to an accident or illness.¹

Most disabilities are not work related, and therefore not covered by workers' compensation.²

And the impact of a disability could be significant:

More than three quarters (77%) of workers think that missing work for 3 months or more because of an injury or illness would create a hardship while 50% think it would create a "great hardship".³

Information on how to apply for coverage

We have scheduled an employee meeting where you can learn more about this new benefit. A Unum representative will be here on 03/04/2014 at 4 p.m. in the Community Center – Room 208 to explain the coverage fully and to answer any questions you may have.

All employees will be required to elect or decline coverage. We encourage you to take advantage of this opportunity to obtain additional insurance protection.

¹Society of Actuaries, *Commissioners Individual Disability Table A* (1985).

^{2,3}Consumer Federation of America and Unum, *Employee Knowledge and Attitudes About Employer-Provided Disability Insurance* (2012).