



HIGHLIGHTS OF FIRST UNUM'S VOLUNTARY SHORT-TERM DISABILITY INSURANCE

- You are paid regardless of any other insurance you may have.
- If you leave or change your job, coverage is portable.
- Coverage is guaranteed renewable to age 65
- Benefits are paid directly to you.
- Benefit amounts of \$300 to \$3,000 in \$100 increments
- 6 Month Benefit Period
- 7 Day elimination period
- Simplified Issue, only three health questions
- Maternity leave would be a covered disability.