

LTD Plan Design & Features Physicians

Benefit from our Experience



Unum provides disability benefits for more than 250,000 physicians.

And as the nation's #1 provider of disability insurance, you can count on us to provide innovative solutions to help strengthen your employee benefits, and ultimately, your workforce.



The following plan design, features, and benefits are included in your offering:

- **60% of earnings up to \$10,000 per month in benefit**
- **Own Specialty Occupation Definition of Disability**
- **To Age 65 Benefit Duration**
- **Specialty Own Occupation**
 - Rather than just evaluate an employee's own occupation, Unum will look at an employee's specialty in that particular field to determine disability for the entire benefit duration, i.e. a surgeon would be disabled when they could not perform their specific type of surgery specialty.
- **"Or" Definition of Disability**
 - Even though an employee is totally disabled and not working for several months, they may still be receiving income. They will qualify for benefits under Unum's definition of disability because there is no earnings loss required if disabled and not working.
- **Recovery Payments**
 - If an employee returns from a disability to work full time in their regular occupation, Unum will provide recovery income payments to help them maintain their pre-disability income
- **Work-Life Balance employee assistance program**
 - Available to the entire family at no additional cost
- **Worldwide emergency travel assistance services**
 - Available to the entire family at no additional cost
- **Work Incentive Benefit**
 - Individuals who return to work part time can continue receiving disability benefits up to 100% for 1 year.
- **HR/Benefits Answers Now**
- **Voluntary Rehabilitation and Return to Work program**
 - Dependent Care Benefit: Pays an additional \$350 per dependent, to an overall family max of \$1000, to disabled employees who are participating in RTW.
- **Guarantee Issue coverage for full amount**
 - No evidence of insurability required
- **Full Maternity Benefits**
- **Accelerated Survivor Benefit**
- **Indexed Pre-Disability Earnings**
- **Waiver of Premium**
- **Conversion Option**
 - Policy may be taken with the employee if/when they leave their place of employment by converting.