



Income Protection Benefit Suite

Short Term Disability Coverage

- Carrier: UNUM
- Benefit: 60% of salary to a maximum of \$1000/wk
- Elimination Period: Benefit begins after 7 days of missed work
- Duration: 6 months

Long Term Disability Coverage

- Carrier: UNUM
- Benefit: 60% of salary to a maximum of \$5,000/mo
- Elimination Period: Benefit begins after 7 days of missed work
- Duration: 2 year own occupation/Social Security Retirement Age any similar occupation

Life Insurance

- Carrier: UNUM
- Benefit: 1x Salary up-to \$100,000

Voluntary Coverage Options

- Carrier: Aflac
- Supplemental Short Term Disability
- Family Income Protection
- Maternity/Paternity Coverage
- Catastrophic Coverage