



# Keep your coverage, even when you're no longer on the job

## Long Term Disability Insurance

**You have Unum Group Long Term Disability Insurance for a good reason — in the event you become disabled, you want your family to stay afloat financially. But what happens to your coverage if you leave your job? That's when conversion comes in. It means that you can continue your coverage at group rates — when the coverage would otherwise end.**

### When is my coverage convertible?

You may be able to convert your coverage if you meet all these conditions:

- You've had your Long Term Disability coverage for at least 12 consecutive months.
- You're covered under this plan when your employment ends.
- Your coverage is ending because your employment is ending.
- You don't become eligible for (or covered under) another Group Long Term Disability policy within 31 days after you first apply to convert your Unum coverage.

### What does the converted policy cover?

The converted policy can cover up to 60% of your basic monthly earnings. This means that, depending on how much coverage you buy, you could receive up to 60% of your monthly eligible earnings before you became disabled.

There are monthly limits, though: the maximum standard benefit is \$4,000 per month, and the maximum benefit if you provide evidence of insurability is \$6,000 per month. Also, if the policy you are converting from has a lower benefit percentage and maximum monthly benefit, your new converted coverage will pay according to those limits.\*



**For further details on  
Long Term Disability conversion  
contact Unum at 866-220-8460.**

Unum will determine the coverage under the Conversion policy. The Conversion policy may not be the same coverage Unum offered under the employer's group plan. Some features of the original employer policy may not be carried over to the converted policy/certificate.

\*Benefits may be reduced by other deductible sources of income, such as Social Security or Worker's Compensation.

This information is not intended to be a complete description of the insurance coverage available. The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable. For complete details of coverage and availability, please refer to Policy Form C.FP-1 or contact your Unum representative.

Underwritten by: Unum Life Insurance Company of America, Portland, Maine. In NY, First Unum Life Insurance Company, Garden City, New York

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EN-1740417-1-AMS FOR EMPLOYEES (3-24)