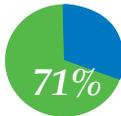




John Henley
Dental Claims Support

Long-Term Disability: Insurance for paychecks

71 percent of Americans live from paycheck to paycheck.²



Unfortunately, in a time when many employees are living paycheck to paycheck, only 17 percent of smaller companies' full-time employees have access to long-term disability (LTD) coverage in the workplace.¹ Just one year of disability could cause financial distress for many employees. Our Long-Term Disability (LTD) products offer financial support for employees.

Standard LTD Plan Features:

- Easy-to-understand choices
- Financial protection
- Return-to-work and quality of care focus

56% of U.S. adults say they would be unable to pay their bills or meet expenses if they became disabled and could not work for a year or longer.³

3 in 10 workers entering the workforce today will become disabled before retiring.⁴

Our Small Business Sales Center (SBSC) focuses on providing your small business customers with attractive benefits at affordable prices.

We offer our small business customers:

- Simplified claim services
- Customized plans to meet the needs of small businesses from two to fifteen employees
- Online services at no additional charge for ease of benefits administration

Assurant Employee Benefits is the brand name for insurance products underwritten by Union Security Insurance Company. Insurance policies and products contain limitations, exclusions, reductions and restrictions. Issued contracts determine all plan features and benefits. Contact Assurant Employee Benefits for costs and complete details.

Small Business Sales Center

The following flexible LTD plan options are available:

Benefit Amount	60% of covered earnings up to a maximum of \$5,000 monthly
Qualifying Period	3 or 6 months
Benefit Duration	5 years or to age 65
Definition of Disability	24 month Own Occupation Test and Earnings Test
Pre-existing Conditions	12/12/24 standard with state variations
Benefit Integration	Full Family Direct
Quality of Care Benefit	Included
Managed Rehabilitation	Yes
Survivor Benefits	3 months after 12 months of disability payments
Special Conditions Limitation	24 months

In addition to great plans, we offer dedicated disability claims teams committed specifically to working with small business owners. Our Disability Claim Team is comprised of Disability Claims Professionals (DCP™) who partner with in-house Vocational Counselors, Accommodations Specialists, physician consultants and nurses to provide specialized services for your clients.

We work with small businesses to lessen the impact on the business when a valued employee is out due to a disability, by helping the employee return to work as soon as possible. Our goal is to help your customers keep their businesses running smoothly.

¹National Compensation Survey: Employee Benefits in Private Industry in the United States, 2008, U.S. Department of Labor

²American Payroll Association, "Getting Paid in America" Survey, 2008

³National Association of Insurance Commissioners, 2007

⁴Social Security Administration, Fact Sheet 2007

Plans are not available in all states.



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