

MTA can help you safeguard your finances when health-related issues arise.



You work hard for your paycheck and we know budgeting for life's unexpected emergencies is a challenge. That's why the Massachusetts Teachers Association is offering you insurance options that will help you with medical expenses.

Take a look at the following benefits to learn why they should be part of your financial back up plan.

To learn more or to enroll, schedule an appointment to meet or speak with a benefits counselor.

Visit www.myenrollmentschedule.com/mta or call to schedule 1.866.998.2915

Your premiums will be conveniently deducted from your paycheck or bank account.

Short Term Disability Insurance

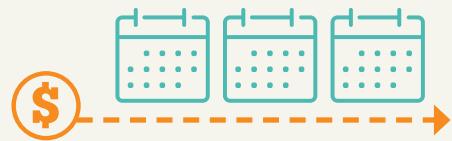
Short Term Disability Insurance is sometimes called income protection or “paycheck insurance.”

It can replace 60% of your basic weekly earnings (up to \$1,750 per week) if you are unable to work for a few weeks or months due to an illness or injury — or childbirth.*

Pregnancy is the most sought-after coverage with a short term plan. Be aware that conception must occur AFTER your coverage begins (July 1, 2020).

Could you pay the bills if you weren't working?

Only 48% of American adults say they have enough savings to cover three months of living expenses in the event they're not earning any income.¹

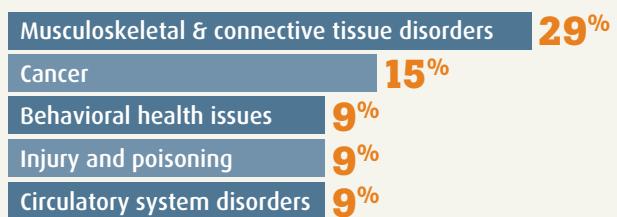


Long Term Disability Insurance

Long Term Disability Insurance can pay you a monthly benefit if you can't work for an extended period of time, due to a covered injury or illness.

It can replace 60% of your basic monthly earnings (up to \$7,500 per month) and pays a benefit as long as you are considered disabled according to your policy.*

In 2016, leading causes of long term disability claims in the U.S. were:²



Critical Illness Insurance^{**}

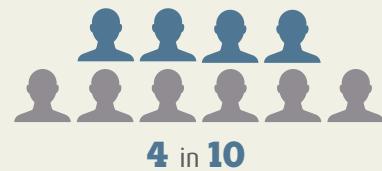
Some common examples of critical illness are heart attack, stroke and major organ transplant. Policies can also include coverage for cancer.

Medical treatment for these conditions can be very expensive. Critical Illness Insurance can help by paying you a lump sum of money at the first diagnosis of a covered condition. Choose the benefit amount that's right for you – from \$5,000 to \$50,000 – in \$1,000 increments. You decide how to spend it.

The plan is available to all eligible members ages 16 to 69 who are actively at work. You can also purchase coverage for your spouse and dependent children.

You can keep the policy even if you leave your job or retire. Your premium amount won't change, and Unum will bill you directly.

The risk of developing cancer in a lifetime is 4 in 10 for men and over 3 in 10 for women.³



Accident Insurance†

How does it work?

Accident Insurance can pay a fixed benefit amount based on the type of injury you have and the type of treatment you need. It can provide benefits for covered accidents that occur both on and off the job. Accident Insurance is offered to all eligible employees ages 17 to 80 who are actively at work. You can purchase coverage for your family too.

What's covered?

Examples of covered injuries include:

- Broken bones
- Burns
- Torn ligaments
- Concussions
- Eye injuries
- Ruptured discs
- Cuts repaired by stitches

Some covered expenses include:

- Emergency room treatment
- Doctor's office visit
- Hospitalization
- Physical therapy

See schedule of benefits for a full list of covered injuries and expenses.

CRITICAL ILLNESS IS A LIMITED BENEFIT POLICY.

In MA, certificates will be issued.

* The amount of benefit you receive from the plan may be reduced or offset by income from other sources.

** Member and spouse coverage may be subject to health questions.

† Members must be legally authorized to work in the United States (U.S.) and actively working at a U.S. location to receive coverage. Members are not considered actively at work if they are on a leave of absence. Spouses and dependent children must reside in the United States to receive coverage.

1 Council for Disability Awareness, The Crisis of Disability Coverage in America, 2018.

2 Integrated Benefits Institute, Long-Term Disability Program: IBI Health and Productivity Benchmarking, 2017. Based on unpublished data.

3 American Cancer Society, Cancer Fact & Figures, 2018.

Short term disability and long term disability insurance are underwritten by: Unum Life Insurance Company of America, Portland, Maine

Accident insurance is underwritten by: Unum Insurance Company, Portland, Maine

Critical illness insurance is underwritten by: Provident Life and Accident Insurance Company, Chattanooga, Tennessee

These policies or their provisions may vary or be unavailable in some states. The policies have exclusions and limitations which may affect any benefits payable. See the actual policy or your Unum representative for specific provisions and details of availability.

Unum complies with all state civil union and domestic partner laws when applicable.

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