

Sample employee announcement letter
(To be printed on employer letterhead)

(Date)

Dear Employee:

Have you ever considered how your life would change if your ability to earn a paycheck were taken away due to a serious illness or injury? Would you be financially prepared?

Mortgage payments, car payments, utility and grocery bills ... None of these stop when a disability strikes. We might be able to rely on our savings, family, or friends for assistance when unable to work for a short period of time. However, most of us are not financially prepared to survive the serious or catastrophic illnesses and injuries that will keep us out of work for an extended period of time or leave us permanently unable to work.

Nearly one in seven individuals will become disabled for five or more years prior to age 65¹. That number increases to nearly one in five for those between the ages of 35 and 65¹. While many people carry life or mortgage insurance to protect their home in the event of death, disability is 16 times more likely than death to cause a foreclosure². Are you protected?

We are pleased to introduce a new employee benefit offered through Assurant Employee Benefits that can help provide financial assistance should you become seriously disabled. Disability insurance can provide you with a monthly income (paid in semi-monthly installments) if you qualify for benefits.

You pay for the coverage through convenient payroll deductions. Highlights are:

- You qualify for benefits the first day you are continuously hospital confined for at least 72 hours or are diagnosed with a terminal medical condition.
- Benefits will continue for a total of 6 months if you are unable to perform one of the material duties of any gainful occupation for which you are qualified.
- After the initial 6 months of benefits, payments will continue to age 65 (or two years if longer) if you have a 51% whole person impairment rating as calculated by the most recent Guides to Permanent Impairment, published by the American Medical Association.
- Choices of monthly benefit election in units of \$100.
- Minimum election is \$500 per month. Maximum election is the lesser of 80% of your current earnings or \$5,000 a month.
- 24-hour coverage - covers injuries and sickness both on and off the job.
- Benefits payable to age 65 or a minimum of 2 years if longer.
- No health questions.
- No pre-existing conditions limitations.
- Three months of benefits are paid to your eligible dependents if you die while receiving benefits.

Enrollment meetings will be held at **(time)** on **(date)** in **(place/room)**. Please plan to attend. Our plan can help you care for yourself and your family should you be faced with a serious illness or injury at an affordable cost. We urge you to take advantage of this excellent opportunity.

Sincerely,

(HR or President's name)

Products and services marketed by Assurant Employee Benefits are underwritten or provided by Union Security Insurance Company. In New York, insurance products are underwritten by Union Security Life Insurance Company, which is licensed in New York and has its principal place of business in Syracuse, NY.

¹ 1987 Commissions Group Disability Table, Society of Actuaries

² Disability Insurance Marketing Center, U.S. Government Housing and Home Finance Agency and Health Insurance Matters. Plans contain limitations, exclusions and restrictions.