

## VOLUNTARY DISABILITY INSURANCE INTEREST SURVEY

Your employer is considering offering a group disability program to all employees. Disability insurance helps protect your income if an accident or illness prevents you from being able to work. This program is 100% employee-paid and would be available through payroll deduction. A minimum of 10 eligible employees must enroll in order to implement the plan.

To help your employer determine the level of interest in a disability program, we have put together a short employee survey. The plan overview, describing the program currently being considered by your employer, should help you answer any questions you may have. We would appreciate your help by completing the lower half of this form and returning it to:

**(Employer Contact Name) by (05/01/2006).**

### Key Features of Voluntary Disability

- You can elect up to 80% of your pre-disability salary to a maximum of \$5,000 per month. The monthly benefits will be paid semi-monthly installments.
- 24- Hour Coverage - both on and off the job accidents, injuries, sickness are covered.
- No qualifying or waiting period. Benefits are paid immediately upon qualification.
- Benefits are payable to age 65 (or 2 years if longer) for qualified claimants.
- 3-month survivor benefit is paid to eligible survivors if you die while receiving benefits.
- No medical questions or Pre-Existing Condition Limitations.
- Benefits are non-taxable if premiums are paid with after-tax dollars.

-----Interest Survey-----

1. Do you have any other form of disability insurance?     Yes     No
2. Indicate your earnings level:     < \$20,000     \$20,000 - \$35,000     \$35,000 +
3. Indicate your interest level in this program:  
 very interested     somewhat interested     not interested
4. If somewhat interested, what key factor would influence your decision?

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