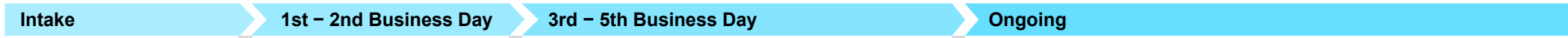


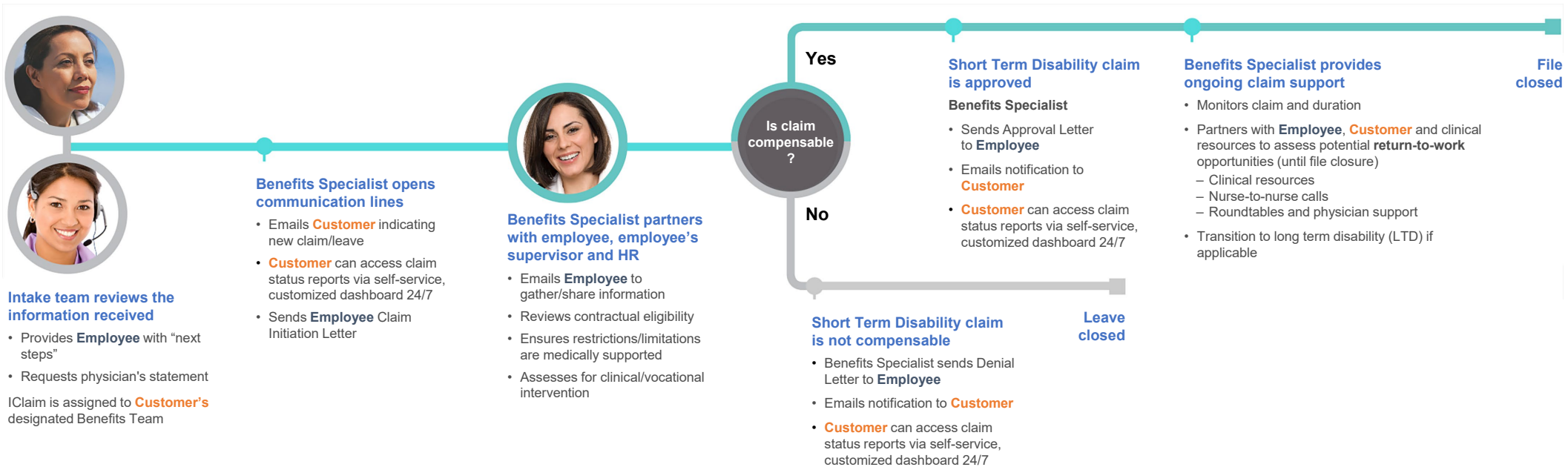


# Short Term Disability Claim Flow



## Claim begins

Employee may submit claim via paper form, online/mobile app, fax or mail



Insurance products are underwritten by the subsidiaries of Unum Group.

© 2016 Unum Group. All rights reserved. Unum is a registered trademark and marketing brand of Unum Group and its insuring subsidiaries.

MK-3253 (10-16) FOR BROKER AND EMPLOYER INFORMATION