

# Aflac

## Short-Term Disability Insurance

### Keeps on working when you can't

**52%** of people report they could not go one month or more without a paycheck.<sup>1</sup> Are you one of them?



One of your most valuable assets is your income. But what would happen if you were unable to work due to an injury, illness or mental health condition? That's where Aflac Short-Term Disability Insurance designed to help replace a portion of your income – steps in.

### Important details:

Short-term disability rates typically depend on age, medical history, location, income and employment history.

- Coverage options: Individual coverage only; apply through your employer.
- Guaranteed renewable until age 75.
- Guaranteed-issue options are available (without having to answer medical questions. May not be available in all states).\*

### HOW IT WORKS



Individuals who qualify for coverage during the application process and earn a minimum \$9,000 a year while working 19 or more hours per week are eligible.



#### BENEFIT AMOUNTS

You choose a monthly benefit amount based on what's permitted for your annual income.



#### ELIMINATION PERIOD

You choose the **elimination period** that best suit your needs.

**The elimination period** is the amount of time you're willing to wait before your benefits begin.

There are two options for elimination periods – one for accidental injuries and one for illnesses.

#### Example: 7/14 elimination period

First number – Seven days in the event of an accidental injury. You would become eligible for benefits beginning on the eighth day.

Second number – 14 days in the event of an illness. You would become eligible for benefits beginning on the 15th day.



#### BENEFIT PERIOD

You choose the **benefit period** that best suit your needs.

**The benefit period** is the length of time you wish to receive benefits if you are unable to work.

Total disability options include: 3, 6, 12, 18, and 24 months.

A partial-disability period of three months is also included within the plan.

## What if you are unable to work due to a mental health condition?

- As defined by the policy, mental health conditions fall under illness (see elimination period above) and are payable up to the selected benefit period.
- There is a maximum lifetime disability period of 24 months for disabilities due to mental health conditions.

## Additional benefit add-ons are available to help provide further peace of mind



**Aflac value rider** – Offers a guaranteed payout of \$100 to \$1,000 (as defined in the rider) if the policy and rider are kept current for more than five years and benefits were not paid during the timeframe.



**On-the-job rider** – Helps cover injuries or illnesses that may have occurred while on the job, even if workman's comp or Social Security benefits are paid.



**Aflac Plus Rider** – Provides a lump-sum payment for conditions such as a heart attack, stroke, type 1 diabetes and other covered health events. This benefit also provides hospitalization coverage due to human coronavirus (including COVID-19), bird flu/H5N1, influenza, pneumonia and Ebola, depending on the length of hospitalization required.

## Do you already have Aflac Short-Term Disability Insurance?

Now is a great time to reevaluate your coverage and even update your benefits if needed. Why? Insurance isn't a "one and done," and the coverage you enrolled in before may be different than what you need today. For example, if your income has increased, you might want to review and possibly increase your monthly benefit amount.



\*Guaranteed issue applies to three- and six-month benefit periods only and is subject to income requirements.

<sup>1</sup> Aflac 2021 Workforces Report. 2021 Open Enrollment Fact Sheet. Accessed 7/6/2022.

In Idaho, Rider A57653ID. In Oklahoma, Rider A57653. In Oregon, Rider A57653OR. In Texas, Rider A57653. In Virginia Rider A57653VA. Rider may not be available in all states. Limitations and exclusions may apply. Benefits are determined by state and plan level selected. Contact your agent for details.

On-the-Job: In Idaho, Rider A57653ID. In Oklahoma, Rider A57653. In Virginia Rider A57653VA. Rider may not be available in all states. Limitations and exclusions may apply. Benefits are determined by state and plan level selected. Contact your agent for details. Aflac Plus Rider In Oklahoma, Riders CIRIDEROK, CIRIDERHOK. In New Jersey, Riders CIRIDERNJ and CIRIDERHJNJ. The Aflac Plus Riders are not available for residents in Idaho, New York, Pennsylvania or Virginia. Availability of Riders may vary by state.

In Idaho, Policy A57600IDR. In New York, Policy NY57600. In Oklahoma, Policies A57600OK, A57600LBOK. In Virginia, Policies A57600VA, A57600LBVA. This is a brief product overview only. Coverage may not be available in all states. Benefits/premium rates may vary based on plan selected. Optional riders are available at an additional cost. The policy has limitations and exclusions that may affect benefits payable. Refer to the policy for complete details, limitations, and exclusions. For costs and complete details of the coverage, please contact your local Aflac agent. Mental health benefits are not currently available in all states including but not limited to ID, NY, NM, NY, or VA.

Coverage is underwritten by Aflac. In New York, coverage is underwritten by Aflac New York.

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