

Aflac

Short-Term Disability Insurance

Keeps on working when your employees can't

When your employees miss work due to an illness, injury or mental health condition, it can have a negative effect on your company's productivity. But have you considered what it does to your employees' finances? Studies show most employees can't go a month without a paycheck.¹

Aflac Short-Term Disability Insurance helps to protect your employees' most valuable asset – their income – when they need it most. It provides benefits if they are unable to work due to a covered illness, injury or mental health condition, allowing them to focus on their recovery and get back to work as healthy and productive employees.

Best of all, this coverage comes at little to no direct cost to your business. Show your employees how much you care about their financial wellness with Aflac Short-Term Disability Insurance.

Aflac Short Term Disability Insurance offers your employees:

- Income protection when they are unable to work due to a covered illness, injury or mental health condition.
- Cash benefits – paid directly to your employees to use as they see fit.²
- Portability – employees can take the plan with them wherever they go.



Focus on growing your business, while Aflac helps protect your employees' finances

Aflac Short-Term Disability Insurance helps protect your employees' incomes in the event of a covered illness, injury or mental health condition. It provides coverage options that allow employees to choose the plans that are right for them, based on their individual financial needs and incomes.

This information refers to benefit ranges for policy series A57600 and is for illustrative purposes only. The table below is not a comprehensive list of all benefits available through the policy. Please refer to the product brochure or benefit summary for a more detailed list of benefits. Policies/riders may not be available in all states, and coverage, benefits, and/or premiums may vary by state. Please refer to your state's policies/riders for benefits, limitations and exclusions.

Aflac Short-Term Disability benefits ³																	
Benefit	Description																
GUARANTEED-ISSUE OPTIONS⁴	<ul style="list-style-type: none"> Monthly benefit amounts up to \$5,000 (subject to income requirements) Benefit periods: 3 or 6 months 																
TOTAL DISABILITY BENEFIT PERIODS	3, 6, 12, 18 or 24 months. Disability due to mental illness is payable up to the benefit period and is limited to the maximum lifetime disability period for mental illness.																
ELIMINATION PERIODS	<table border="0"> <tr> <td>Injury/Illness</td> <td></td> <td></td> <td></td> </tr> <tr> <td>• 0/7 days.</td> <td>• 0/14 days.</td> <td>• 7/7 days</td> <td>• 7/14 days.</td> </tr> <tr> <td>• 14/14 days.</td> <td>• 0/30 days.</td> <td>• 30/30 days</td> <td>• 60/60 days.</td> </tr> <tr> <td>• 90/90 days.</td> <td>• 180/180 days.</td> <td></td> <td></td> </tr> </table>	Injury/Illness				• 0/7 days.	• 0/14 days.	• 7/7 days	• 7/14 days.	• 14/14 days.	• 0/30 days.	• 30/30 days	• 60/60 days.	• 90/90 days.	• 180/180 days.		
Injury/Illness																	
• 0/7 days.	• 0/14 days.	• 7/7 days	• 7/14 days.														
• 14/14 days.	• 0/30 days.	• 30/30 days	• 60/60 days.														
• 90/90 days.	• 180/180 days.																
MINIMUM INCOME AND HOURS REQUIREMENT	<ul style="list-style-type: none"> Minimum annual income requirement: \$9,000. Minimum weekly hours requirement: 19 hours. 																
MONTHLY BENEFIT AMOUNTS	\$500-\$6,000 (subject to income requirements)																
PARTIAL DISABILITY BENEFIT PERIOD	3 months																
WAIVER OF PREMIUM BENEFIT	<ul style="list-style-type: none"> Aflac will waive, from month to month, the premium for the policy and any applicable rider(s) for as long as the insured is disabled, up to the applicable benefit period shown in the policy schedule. Not available with a three-month total disability period. 																
PORTABLE	Policyholders can take coverage with them if they change jobs or retire.																
TOTAL AND PARTIAL DISABILITY BENEFITS	Pays for either a total or partial disability. Even if the insured is able to work, partial disability benefits may be available to compensate for lost income.																
GUARANTEED RENEWABLE	Guaranteed renewable to age 75.																

Available riders

- On-the-job injury.
- Additional units of disability benefit.
- Aflac Plus.
- Aflac value rider.

¹ 2022-2023 Aflac Workforces Report.

² Cash benefits are paid directly to the insured, unless otherwise assigned.

³ Benefit subject to benefit period and elimination period.

⁴ Subject to certain conditions.

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 may be available at an additional cost. Plans and riders may also contain a waiting period. Refer to the exact plans and riders for benefit details, definitions, limitations and exclusions. In Arkansas, Policies A57600AR and A57600LBAR. In Delaware, Policies A57600DE & A57600LB. In Oklahoma, Policies A57600OK and A57600LBOK. In Virginia, Policies A57600VA & A57600LBVA. Mental health benefits are not currently available in all states including but not limited to ID, NY or NM.

Coverage is underwritten by American Family Life Assurance Company of Columbus.

WWHQ | 1932 Wynnton Road | Columbus, GA 31999



Aflac Short-Term Disability | 6 month benefit period

Weekly rates

Age Range	0/7 Days	0/14 Days	7/7 Days	7/14 Days	14/14 Days	0/30 Days	30/30 Days
18 to 49	\$0.90 per \$100	\$0.63 per \$100	\$0.87 per \$100	\$0.54 per \$100	\$0.51 per \$100	\$0.45 per \$100	\$0.36 per \$100
50 to 64	\$1.08 per \$100	\$0.84 per \$100	\$1.02 per \$100	\$0.75 per \$100	\$0.72 per \$100	\$0.63 per \$100	\$0.51 per \$100
65 to 74	\$1.35 per \$100	\$1.05 per \$100	\$1.29 per \$100	\$0.93 per \$100	\$0.90 per \$100	\$0.78 per \$100	\$0.63 per \$100

RATE TOOL DISCLAIMER

The estimated premium rates created by this online tool should not be construed as an agreement to extend health insurance coverage, or to otherwise guarantee prices for such coverage. The estimated premium rates are for illustrative purposes only and reflect projected costs of coverage that are based upon employee census data provided to the above referenced insurance carrier(s), or their agents, by the employees' employer. Everwell and the insurance carriers listed herein disclaim any warranty or liability related to the census data provided by an employer and upon which the estimated premium rates are based. Exact premium rates can only be determined after an underwriting review and may be different than what is reflected in this proposal.

Insurance policies have terms, and limitations and exclusions which may affect your coverage. Insurance policies may not be available in all states, and benefits may vary by state, coverage, and plan level selected.

The insurance agents assisting with this proposal cannot provide legal or tax advice. You should discuss any specific questions about benefits decisions with your independent legal counsel or tax advisors. This piece is intended to be an information presentation to the employer only. It must be accompanied by the brochure.

Generated on 09/24/2024

Rates are valid for 09/24/2024 and are subject to change.