



## SHORT-TERM DISABILITY

### Financial protection that works. Even when they can't.

An illness or injury that keeps your employees from working not only can hurt productivity, but do a job on your employees' finances as well. They may be out of commission, but their bills keep coming. That's where you can help. When you make **Aflac Short-Term Disability** insurance available to your employees, you're helping to provide them with a source of income while they pay attention to getting better.



### Offer peace of mind for the worst times — at no direct cost to your business.

Now, taking time off won't take such a toll on your employees' ability to support themselves and their families. With **Aflac Short-Term Disability**, they receive a cash benefit for every day they're disabled.<sup>1</sup> Best of all, it's just another way that you can help protect your employees — at no direct cost to your business.

### In addition to delivering cash benefits, Aflac offers:

- **Fast claims payment** — as fast as four days<sup>2</sup>
- **Cash benefits** paid directly to your employees to use as they see fit<sup>3</sup>
- **Portable** — Employees can take the plan with them wherever they go

#### FACT NO. 1

1<sup>IN</sup> 3

Americans entering the workforce today will become disabled.<sup>4</sup>

#### FACT NO. 2

NEARLY 90%

of disabilities are not work related.<sup>4</sup>

# A convenient plan to help your employees cover short-term expenses.

Aflac Short-Term Disability helps protect your employees' income in the event of injury or illness. It provides coverage options that allow employees to choose the plan that's right for them, based on their financial requirements and income.

*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 and benefits may vary by state. Please refer to your state's policies/riders for benefits, limitations and exclusions.*

Aflac Short-Term Disability benefits <sup>5</sup>	
Benefit	Description
<b>Guaranteed-Issue Options</b>	<ul style="list-style-type: none"> <li>Monthly benefit amounts up to \$4,000 (subject to income requirements)</li> <li>Benefit periods: 3 or 6 months</li> </ul>
<b>Total Disability Benefit Periods</b>	3, 6, 12, 18, or 24 months
<b>Elimination Periods</b>	<p><b>Injury/Sickness</b></p> <ul style="list-style-type: none"> <li>0/7 days</li> <li>14/14 days</li> <li>90/90 days</li> <li>0/14 days</li> <li>0/30 days</li> <li>180/180 days</li> <li>7/7 days</li> <li>30/30 days</li> <li>7/14 days</li> <li>60/60 days</li> </ul>
<b>Minimum Income and Hours Requirement</b>	<ul style="list-style-type: none"> <li>Minimum annual income requirement: \$9,000</li> <li>Minimum weekly hours requirement: 19 hours</li> </ul>
<b>Monthly Benefit Amounts</b>	\$500-\$6,000 (subject to income requirements)
<b>Partial Disability Benefit Period</b>	3 months
<b>Waiver of Premium Benefit</b>	<ul style="list-style-type: none"> <li>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.</li> <li>Not available with a three-month total disability period.</li> </ul>
<b>Portable</b>	Policyholders can take coverage with them if they change jobs or retire.
<b>Total and Partial Disability Benefits</b>	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.
<b>Guaranteed Renewable</b>	Guaranteed renewable to age 75.
Available Riders	
<ul style="list-style-type: none"> <li>On-the-Job Injury</li> </ul>	<ul style="list-style-type: none"> <li>Additional Units of Disability Benefit</li> <li>Aflac Plus</li> </ul>

<sup>1</sup>Benefit subject to benefit period and elimination period.

<sup>2</sup>Aflac processes most claims in about four days. Processing time is based on business days after all required documentation needed to render a decision is received and no further validation and/or research is required. Individual Company Statistic, July 2015.

<sup>3</sup>Unless otherwise assigned.

<sup>4</sup>2013 Disability Insurance Awareness Month, Facts from LIMRA.

<sup>5</sup>This is a brief product overview only. Products and benefits vary by state and may not be available in some states. The policy has limitations and exclusions that may affect benefits payable. Refer to your policy for complete details, limitations and exclusions.

In Arkansas, Policies A57600AR and A57600LBAR. In Idaho, Policy A57600IDR. In New York, Policy NY57600. In Oklahoma, Policies A57600OK and A57600LBOK. In Oregon, Policies A57600OR and A57600LBOR. In Pennsylvania, Policies A57600PA and A57600LBPA. In Texas, Policies A57600TX and A57600LBTX. In Virginia, Policies A57600VA and A57600LBVA.

Coverage is underwritten by American Family Life Assurance Company of Columbus. In New York, coverage is underwritten by American Family Life Assurance Company of New York. WWHQ | 1932 Wynnton Road | Columbus, GA 31999