

Aflac

# Group Disability Advantage

INSURANCE PLAN — NON-OCCUPATIONAL

A disabling illness or injury  
may be unpredictable.

We'll help make sure they don't  
affect your financial plans, too.



Aflac®

# AFLAC GROUP DISABILITY

## INSURANCE PLAN

Policy Series C50000

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## Aflac can help you protect one of your most important assets. Your income.

All too often when we hear the words disability and insurance together, it conjures up an image of a catastrophic condition that has left an individual in an incapacitated state. Be it an accident or a sickness, that's the stereotype of a disabling injury that most of us have come to expect.

What most of us don't realize is that in addition to accidental injuries, conditions such as arthritis, heart disease, diabetes, and even pregnancy are some of the leading causes of disability that can keep you out of work and affect your income.

### That's where Aflac group disability insurance can help.

Our Aflac group disability plan can help protect your income by offering disability benefits to help you make ends meet when you are out of work. Our plan was created with you in mind and includes:

- **Off-job only coverage.**
- **Benefits that help you maintain your standard of living.**

## What you need, when you need it.

Group disability insurance pays cash benefits that you can use any way you see fit when you are unable to work due to an accident or sickness.



## Here's why the Aflac group disability plan is right for you.

For more than 60 years, Aflac has been dedicated to helping provide individuals and families peace of mind and financial security when they've needed it most. Our group disability plan is just another innovative way to help make sure you're well protected.

But it doesn't stop there, having group short-term disability insurance from Aflac means that you will have added financial resources to help with medical costs or ongoing living expenses such as rent, mortgage or car payments.

### The Aflac group disability plan benefits:

- Benefits are paid when you are sick or hurt and unable to work, up to 60 percent of your salary (up to 40% in states with state disability).
- Minimum and Maximum Total Monthly Benefit – \$300 to \$3,000.
- Premium payments are waived after 90 days of total disability (not available on 3-month benefit period).
- Partial Disability Benefit.

### Features:

- Benefits are paid directly to you unless otherwise assigned.
- Coverage is portable. That means you can take it with you if you change jobs (with certain stipulations).
- Payroll Deduction – Premiums are paid through convenient payroll deduction.

### How it works



The plan has limitations and exclusions that may affect benefits payable. This brochure is for illustrative purposes only. Refer to your certificate for complete details, definitions, limitations, and exclusions.

**For more information, ask your insurance agent/producer, call 1.800.433.3036, or visit [aflacgroupinsurance.com](http://aflacgroupinsurance.com).**

## Benefits Overview

### TOTAL DISABILITY

This convenient, affordable disability income plan will help provide needed income if you become Totally Disabled and are unable to work due to a covered injury or illness. Total disability benefits will be payable monthly once the elimination period has been satisfied.

### PARTIAL DISABILITY

The Partial Disability Benefit helps you transition back into full-time work after suffering a disability. If you remain partially disabled and are only able to work earning less than 80 percent of your pre-disability income at any job, this plan will still pay you 50 percent of your selected monthly benefit for up to the maximum partial disability benefit period of 3 months after the elimination period. You do not have to have received the Total Disability benefit to receive the Partial Disability benefit.

### WAIVER OF PREMIUM

Premiums are waived after 90 days of Total Disability. After Total Disability benefits end, any premiums which become due must be paid in order to keep your insurance in force. This benefit is not available on plans with a 3-month benefit period.

### PORTABILITY

If you cease employment with your employer, you may elect to continue your coverage. In order to continue your coverage you must meet all of the requirements listed below.

- You must work full-time for another employer.
- You must make a written application and pay the required premium to us within 31 days after the date your insurance would otherwise terminate.
- You must continue to pay any required premiums.

The coverage you may continue is that which you had on the date your employment terminated. If you qualify for this portability privilege as described, then the same benefits, plan provisions, and premium rate shown in your certificate as previously issued will apply. Coverage may not be continued if you fail to pay any required premium or if the master policy terminates. Instructions for continuing coverage will be provided within your certificate of coverage.

## Aflac Short Term Disability

### Weekly Rates

Annual Salary Range	Monthly Benefit	Age 18-49	Age 50-64	Age 65-74
\$20,000 - \$21,999	\$1,000	\$8.84	\$10.31	\$12.89
\$22,000 - \$23,999	\$1,100	\$9.72	\$11.34	\$14.18
\$24,000 - \$25,999	\$1,200	\$10.60	\$12.38	\$15.47
\$26,000 - \$27,999	\$1,300	\$11.49	\$13.41	\$16.76
\$28,000 - \$29,999	\$1,400	\$12.37	\$14.44	\$18.05
\$30,000 - \$31,999	\$1,500	\$13.26	\$15.47	\$19.34
\$32,000 - \$33,999	\$1,600	\$14.14	\$16.50	\$20.63
\$34,000 - \$35,999	\$1,700	\$15.02	\$17.53	\$21.92
\$36,000 - \$37,999	\$1,800	\$15.90	\$18.57	\$23.21
\$38,000 - \$39,999	\$1,900	\$16.72	\$19.60	\$24.49
\$40,000 - \$41,999	\$2,000	\$17.67	\$20.63	\$25.78
\$42,000 - \$43,999	\$2,100	\$18.56	\$21.66	\$27.07
\$44,000 - \$45,999	\$2,200	\$19.44	\$23.69	\$28.36
\$46,000 - \$47,999	\$2,300	\$20.32	\$23.72	\$29.65
\$48,000 - \$48,999	\$2,400	\$21.21	\$24.75	\$30.94
\$50,000 - \$51,999	\$2,500	\$22.09	\$25.79	\$32.23
\$52,000 - \$53,999	\$2,600	\$22.97	\$26.82	\$33.52
\$54,000 - \$55,999	\$2,700	\$23.86	\$27.85	\$34.81
\$56,000 - \$57,999	\$2,800	\$24.74	\$28.88	\$36.10
\$58,000 - \$59,999	\$2,900	\$25.62	\$29.91	\$37.39
\$60,000 or more	\$3,000	\$26.51	\$30.94	\$38.68