

*Disability Income  
Protection Advantage®*

# Short-Term Disability

*Short-Term Disability  
Income Insurance*

If you've ever been out of work because of a sickness or an injury, you know there are two things that are increasingly hard to come by:

*Peace of mind and cash benefits.*

Our insurance policies help provide both.



**Aflac®**

Underwritten by:  
American Family Life Assurance  
Company of Columbus

Disability Income Protection Advantage®

# Short-Term Disability

Short-Term Disability Income Insurance  
Policy Series A57500

## The Need

*Becoming disabled is often an unexpected and burdensome experience, and it can happen to anyone. What if a disability interrupted your job, your income, and your financial security? How would you make your house or rent payment, or cover day-to-day expenses? It's important to consider these questions because a disability could adversely affect your well-being and your finances at a time when you should be concentrating on recovery.*

### Consider These Facts:

- About 62 million people in the United States have some disability that affects daily activity.<sup>1</sup>
- Approximately two-thirds of those with disabilities are younger than 65.<sup>1</sup>
- Around 3-in-10 of today's 20-year-olds will become disabled before reaching age 67.<sup>2</sup>

When disabled, you may not only lose the ability to earn a living, but you may also lose savings, retirement funds, or even your home. The financial obligations can be overwhelming. Disability insurance plays an integral and important role in your financial planning.

Aflac herein means American Family Life Assurance Company of Columbus.

## How Aflac Can Help

Aflac's Disability Income Protection Advantage benefits provide a source of income while you concentrate on getting better. Knowing that your disability coverage is backed by a market leader with more than 50 years in the insurance industry may help provide you with peace of mind.

Aflac's short-term disability insurance policy provides you with options to help meet your income and financial needs.

- Your Aflac plan stays with you even when you change or leave your job.
- We pay you a cash benefit for each day you are disabled.
- Aflac does not coordinate benefits. Regardless of any other disability insurance benefits you may have, including Social Security, we will pay you directly (unless you assign the benefits).

***Peace of mind. Cash benefits. Knowing that you'll have help in the event of disability. All are good reasons to strongly consider the benefits of Aflac.***

<sup>1</sup> "Disability and Health in the United States, 2001–2005," National Center for Health Statistics, 2008.

<sup>2</sup> Social Security Administration Fact Sheet 2009.

## What Is Not Covered

Disability due to pregnancy and childbirth is payable to the same extent as a covered Sickness. Disability benefits for childbirth will only be payable when conception occurs after the Effective Date of the policy. The maximum benefit period allowed for childbirth is six weeks for noncesarean delivery and eight weeks for cesarean delivery, less the elimination period, unless you furnish proof that your disability continues beyond these time frames. Complications of pregnancy will be covered to the same extent as a Sickness.

Disability caused by a Pre-Existing Condition or reinjuries to a Pre-Existing Condition will not be covered unless it begins more than 24 months after the Effective Date of coverage.

Aflac will not pay benefits for a disability that is being treated outside the territorial limits of the United States.

Aflac will not pay benefits whenever coverage provided by the policy is in violation of federal law. This includes but is not limited to the Bank Secrecy Act, the Foreign Corrupt Practices Act, and/or regulations of the Office of Foreign Assets Control. If coverage violates any of these statutes or regulations, the insured individual may not receive benefits under the policy, and coverage shall be null and void.

Aflac will not pay benefits for a disability that is caused by or occurs as a result of any bacterial, viral, or micro-organism infection or infestation, or any condition resulting from insect, arachnid, or other arthropod bites or stings as a disability due to an Injury; such disability will be covered to the same extent as a disability due to a Sickness.

### **Aflac will not pay benefits for a disability that is caused by or occurs as a result of your:**

- Giving birth when conception occurs prior to the Effective Date of coverage (complications of pregnancy will be covered to the same extent as a Sickness);
- Using any drug, narcotic, hallucinogen, or chemical substance (unless administered on the advice of a physician and taken according to the physician's instructions), or voluntarily taking any kind of poison or inhaling any kind of gas or fumes;
- Participating in any activity or event, including the operation of a vehicle, while intoxicated or under the influence of any narcotic, unless administered on the advice of a physician and taken according to the physician's instructions (the term *intoxicated* refers to that condition as defined by the law of the jurisdiction in which the Injury or cause of loss occurred);
- Attempting to commit or committing a felony, or being engaged in an illegal occupation;
- Intentionally self-inflicting a bodily injury, or committing or attempting suicide, while sane or insane;
- Having cosmetic surgery, except reconstructive surgery, when such service is incidental to or follows surgery resulting from trauma;
- Having dental care or treatment except as a result of Injury;
- Being involved in war or any act of war, declared or undeclared;
- Actively serving in any of the armed forces, or units auxiliary thereto, including the National Guard or Reserve (We will return the premium paid during such service, and upon termination of military service, you have the right to renew the coverage);



- Mental or emotional disorders, including but not limited to the following: bipolar affective disorder (manic-depressive syndrome), delusional (paranoid) disorders, psychotic disorders, somatoform disorders (psychosomatic illness), eating disorders, schizophrenia, anxiety disorders, depression, stress, or post-partum depression. The policy will pay, however, for covered disabilities resulting from Alzheimer's disease, or similar forms of senility or senile dementia.

Aflac will not pay benefits for a disability when benefits are provided under any state or federal workers' compensation, employers' liability, or other occupational disease law.

Benefits will be paid for only one disability at a time even if the disability is caused by more than one Sickness, more than one Injury, or a Sickness and an Injury.

A physician does not include you or a member of your immediate family.

The term *complications of pregnancy* does not include premature delivery without incidence, multiple gestation pregnancy, false labor, occasional spotting, prescribed rest during pregnancy, morning sickness, and similar conditions associated with the management of a difficult pregnancy but not constituting a classifiably distinct complication of pregnancy. Elective cesarean deliveries are not considered complications of pregnancy.

**Pre-Existing Condition Limitations:** A *Pre-Existing Condition* is an illness, disease, infection, disorder, pregnancy, or injury misrepresented or not revealed in the application for which medical advice, consultation, or treatment was recommended or received, or for which symptoms existed that would cause a prudent person to seek diagnosis, care, or treatment. Disability caused by a Pre-Existing Condition or reinjuries to a Pre-Existing Condition will not be covered unless it begins more than 24 months after the Effective Date of coverage.

## Additional Information

**Fully Portable:** When you own Aflac's Disability Income Protection Advantage®, you may choose to keep your policy regardless of job changes by continuing to pay premiums.

The payroll rate may be retained after one month's premium payment on payroll deduction.

**Guaranteed-Renewable to Age 70:** You are guaranteed the right to renew the policy until the policy anniversary date following your 70th birthday by the timely payment of premiums at the rate in effect at the beginning of each term. You can never be singled out for a rate increase. Rates can be changed only if the rate is changed for all policies of this class. While the policy is in force, no change will be made in your class because of your age, sex, or physical condition.

**Provisions of Coverage:** Aflac reserves the right to meet with you during the pendency of a claim or to use an independent consultant and a physician's statement to determine whether you are qualified to receive disability benefits. You must be under the care and attendance of a physician for benefits to be payable. Benefits will cease on the date of your death.

If you have any other disability benefit in force with Aflac, only one disability benefit is payable.



## Choose the Coverage You Need

- **Monthly Benefit:** \$500–\$5,000 (subject to income requirements)
- **Benefit Periods:** 6, 12, 18, or 24 months
- **Elimination Periods (Injury/Sickness):** 0/7, 0/14, 7/7, 7/14, 14/14, 0/30, 30/30, 60/60, 90/90, 180/180

## What We Will Pay

**Total Disability Benefit:** If you have a Full-Time Job and your coverage is in force at the time of your Sickness or Off-the-Job Injury, we will insure you as follows: If your covered Sickness or covered Off-the-Job Injury causes your Total Disability within 90 days of your covered Sickness or covered Off-the-Job Injury, we will pay you the Daily Disability Benefit for each day of your disability or your Successive Periods of Disability.

You will no longer be qualified to receive this benefit upon the earlier of your: (1) being released by your physician to perform the material and substantial duties of your Full-Time Job or (2) working at any job.

**Partial Disability Benefit:** If you have a Full-Time Job and your coverage is in force at the time of your Sickness or Off-the-Job Injury, we will insure you as follows: If your covered Sickness or covered Off-the-Job Injury causes your Partial Disability within 90 days of your covered Sickness or covered Off-the-Job Injury, we will pay you the Daily Disability Benefit for each day of your disability or your Successive Periods of Disability.

You will no longer be qualified to receive this benefit upon the earlier of your: (1) being released by your physician to perform the material and substantial duties of your Full-Time Job or (2) working at any job earning 80 percent or more of your predisability Base Pay Earnings.

**Transitional Disability Benefit:** If you do not have a Full-Time Job and your coverage is in force at the time of your Sickness or Off-the-Job Injury, we will insure you as follows: If your covered Sickness or covered Off-the-Job Injury causes your Transitional Disability within 30 days of your covered Sickness or covered Off-the-Job Injury, we will pay you one-half of the Daily Disability Benefit for each day you remain unable to work at any job. This benefit is payable for a maximum period of three months of disability or Successive Periods of Disability and is subject to the elimination period shown in the Policy Schedule.

You will no longer be qualified to receive this benefit upon the earlier of your: (1) being released by your physician to perform the material and substantial duties of any job or (2) working at any job. This benefit is limited to a lifetime maximum period of a total of three months, regardless of the number of disabilities or the duration of any disability.

The Total and Partial Disability benefits are payable up to the benefit period selected and are subject to the elimination period shown in the Policy Schedule.

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

## Terms You Need to Know

**Base Pay Earnings:** your gross salary or wages for your Full-Time Job, not including variable pay such as overtime (unless contractual), bonuses, or other incentives. If you are self-employed, *Base Pay Earnings* means your business's gross income minus the allowable business deductions from that business. (For tax purposes, *Base Pay Earnings* is referred to as *net earnings*.)

**Daily Disability Benefit:** one-thirtieth of the applicable monthly disability benefit shown in the Policy Schedule.

**Effective Date:** the date your coverage begins. We require evidence of insurability before coverage is provided. Upon approval of your application, coverage will begin on the Effective Date shown in the Policy Schedule.

**Full-Time Job:** your primary job at which you work 19 or more hours per week for pay or benefits. If you have more than one job, your Full-Time Job shall be considered the job at which you work the most regularly scheduled hours.

**Injury:** a bodily injury caused directly by an accident, independent of Sickness, disease, bodily infirmity, or any other cause, occurring on or after the Effective Date of coverage and while coverage is in force.

**Off-the-Job Injury:** an Injury that occurs while you are not working at any job for pay or benefits.

**Partial Disability:** being under the care and attendance of a physician due to a condition that causes you to be unable to perform the material and substantial duties of your Full-Time Job, but able to work at any job earning less than 80 percent of your Full-Time Job's Base Pay Earnings at the time you became disabled.

**Sickness:** an illness, disease, infection, or any other abnormal physical condition, independent of Injury, that results in loss commencing on or after the Effective Date of coverage and while coverage is in force.

**Successive Periods of Disability:** the benefit period will be restored (subject to a new elimination period) for separate periods of disability that are the result of the same or a related condition, provided you have returned to work, and performed the material and substantial duties of your Full-Time Job for a period of 180 consecutive days or more. Disabilities not caused by the same or a related condition will be subject to a new elimination period and a new benefit period.

**Total Disability:** being under the care and attendance of a physician due to a condition that causes you to be unable to perform the material and substantial duties of your Full-Time Job and not working at any job.

**Transitional Disability:** being under the care and attendance of a physician due to a condition that causes you to be unable to perform the material and substantial duties of any job.

