

Short Term Disability

Aflac

Our Short Term Disability provider is Aflac. The plan provides an age-banded benefit with elimination periods of either 14 or 30 days. (The elimination period is the period of time between the onset of a disability, and the time you are eligible for benefits). The participant can select from an option of benefit periods ranging from 3, 6, 12, or 24 months. Monthly benefit amounts can range from \$500-\$5,000.00 (subject to income requirements). Premiums are calculated using the participant's age, monthly benefit period and selected benefit amount. Benefits are paid on sickness or injuries that happen off the job. The plan will not pay benefits on top of Worker's Compensation claims.

Aflac's Disability Income Protection Advantage offers competitive benefits.

- Aflac **does not coordinate** disability benefit payments against any other sources of income (i.e., Social Security benefits).
- Aflac uses an **own occupation** definition of disability, which pays benefits when the policyholder is unable to perform the duties of his or her full-time job. Many insurers only offer occupation coverage, which could make it difficult for a policyholder to collect benefits.
- Aflac **does not stipulate** that the policyholder must be completely unable to work after the disabling event to begin receiving benefits. Other companies may stipulate that the policyholder be unable to work at any job for a length of time before going back to work in any capacity or receiving any disability benefits.
- Aflac pays **full disability benefits** even when the policyholder is working any job and receiving income of up to 80 percent of the pre-disability income, allowing for a gradual return to work during the benefit period while continuing to recuperate.
- The policy belongs to the employee and is **guaranteed-renewable** to age 70. As long as premiums are paid, Aflac will not cancel the policy...no matter how many claims are filed or no matter how much in benefits the policyholder receives.
- Aflac's plan is **individually-owned** and **portable**, meaning the policyholder is able to keep the policy in force if he or she changes job for any reason. Other companies may use the term portable when they mean *convertible*. Our policyholders are able to keep the **same plan at the same rate**.

Benefit Amount

Monthly Benefit: \$500-\$5,000 (subject to income requirements). Aflac expresses benefit amount in scheduled monthly amounts based on the employee's gross salary and the monthly benefit selected.

Benefit Options which the Employee Selects

- Elimination Periods (accident/sickness): 14/14, 30/30
(The elimination period is the period of time between the onset of a disability, and the time you are eligible for benefits).
- Benefit Periods: 3, 6, 12, or 24 months

Note: Aflac is not a provider of Long-Term Disability Insurance.

Filing a Claim

To file a claim, use the link under Contact Information below. Create a user ID and password and log in. Then select the "glossary" option and then the "file a claim" option and follow the instructions. You may access the claim forms without logging in by selecting "glossary" and typing "claim form" into the Search box. For further information and questions, utilize the contact information below.

Contact Information

Aflac (Short Term Disability)

Local Agent – Neen McSwain 601-573-8148

General Information 1-800-462-3522

Website www.aflac.com