

Employee

Group Short-Term Disability

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.



American Family Life Assurance
Company of Columbus (Aflac)

Group Short-Term Disability

Policy Series A-57300

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.

As an employee, you should have even greater peace of mind knowing that your employer wants you to be prepared in the event of a disability. By making Aflac's group short-term disability insurance policy available, your employer can help reduce the worry of financial security during a disability so you can focus on your recovery.

Consider These Facts:

- About 62 million people in the United States have some disability that affects daily activity.¹
- Approximately two-thirds of those with disabilities are younger than 65.¹
- Around 3-in-10 people entering the workforce today will become disabled before retiring.²

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.

How Aflac Can Help

Aflac's group short-term disability 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.

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 your employer cares. Knowing that you'll have help in the event of a disability. All these are good reasons to strongly consider the benefits of Aflac.

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

² Fact Sheet 2007, Social Security Administration.

Key Features

- **Guaranteed Issue.** All actively working full-time employees are eligible for coverage (subject to income requirements).
- **Simplified Issue for monthly benefit amounts above the guaranteed-issue amount.** If you would like additional coverage beyond the guaranteed-issue amount, you may apply for additional coverage with simplified underwriting (subject to income requirements).
- **Waiting periods will not start over.** If Aflac's group short-term disability is replacing your existing group short-term disability coverage, the amount of time you have earned toward your Pre-Existing Conditions provision may transfer to your new Aflac coverage (subject to policy provisions).

What We Will Pay

Disability Benefit for Sickness and Off-the-Job Injury: While you are working at a Full-Time Job and while coverage is in force, we will insure you as follows: If a covered Sickness or covered Off-the-Job Injury causes you to become Totally Disabled within 90 days of your covered Sickness or covered Off-the-Job Injury, we will pay you one-thirtieth of the benefit shown in the Certificate Schedule for each day you remain Totally Disabled.

This benefit is payable up to the benefit period selected and is subject to the elimination period shown in the Certificate Schedule.

Additional Information

Portability: If it is necessary for you to leave your current employer, your certificate of coverage has been in force for at least 12 months, and you are not over age 64, Aflac will offer you an option to obtain coverage under an individually owned policy without evidence of insurability. This option will not be available if the master policy under which your certificate was issued is canceled for any reason.

Renewability Provision: You are guaranteed the right to renew the certificate until the certificate anniversary date following your 70th birthday if: (1) You pay the appropriate premiums at the rate in effect at the beginning of each term, (2) The master policy under which the certificate was issued remains in force, and (3) You continue to be an Employee with the employer listed on your enrollment application. Rates can be changed only if the rate is changed for all policies of this class. While the certificate is in force, no change will be made in your class because of your age 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 physician's statement to determine whether you are Totally Disabled. You must be under the care and attendance of a physician for these benefits to be payable. Benefits will cease on the date of your death.

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

What Is Not Covered

Sickness disability benefits are subject to a 30-day waiting period. Benefits are not payable for any disability resulting from Sickness that is diagnosed or treated before coverage has been in force 30 days from the Effective Date shown in the Certificate Schedule.

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

- Giving birth within the first ten months of the Effective Date of the certificate as a result of a normal pregnancy, including cesarean (see Pre-Existing Conditions Limitation When Previously Insured section); complications of pregnancy will be covered to the same extent as a Sickness;
- Being addicted to alcohol or drugs, unless administered by a physician or taken according to the physician's instructions;
- Participating in any activity or event, including the operation of a vehicle, while under the influence of a controlled substance (unless administered by a physician or taken according to the physician's instructions) or while intoxicated (*intoxicated* means that condition as defined by the law of the jurisdiction in which the accident occurs);
- Mountaineering using ropes and/or other equipment, parachuting, or hang gliding;
- Participating in, or attempting to participate in, an illegal activity that is defined as a felony, whether charged or not (*felony* is as defined by the law of the jurisdiction in which the activity takes place), or being incarcerated in any type penal institution;
- Intentionally self-inflicting a bodily injury or attempting suicide, while sane or insane;
- Having cosmetic surgery or other elective procedures that are not medically necessary or dental treatment except as a result of Injury;
- Being exposed to war or any act of war, declared or undeclared, or serving in any of the armed forces;
- Participating in any form of flight aviation other than as a fare-paying passenger in a fully licensed, passenger-carrying aircraft;
- Participating in any sport or sporting activity for wage, compensation, or profit, or racing any type vehicle in an organized event;
- Being Totally Disabled while outside the territorial limits of the United States or, if outside the United States, the territorial limits of the place where your certificate was issued;

This brochure is for illustrative purposes only.

Refer to the certificate for complete definitions, details, limitations, and exclusions.

What Is Not Covered (continued)

- Being Totally Disabled due to any of the following: bipolar affective disorder (manic-depressive syndrome), delusional (paranoid) disorders, psychotic disorders, somatoform disorders (psychosomatic illness), eating disorders, schizophrenia, anxiety disorders, or mental illness without demonstrable organic disease. The certificate will pay, however, for covered disabilities resulting from Alzheimer's disease, or similar forms of senility or senile dementia (without a requirement of demonstrable organic disease), first manifested while coverage is in force.

A physician does not include you or a member of your immediate family, a business or professional partner, or anyone who normally resides in your home or residence.

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 Sickness and Injury.

The term *complications of pregnancy* does not include false labor, occasional spotting, physician-prescribed rest during pregnancy, morning sickness, and similar conditions associated with the management of a difficult pregnancy not constituting a classifiably-distinct complication of pregnancy.

Pre-Existing Conditions Limitation: Aflac will not pay benefits for any period of disability that results, directly or indirectly, from Sickness or Injury for which you, during the 12 months prior to the most recent Effective Date of your insurance, incurred expenses, received medical treatment, took prescribed drugs or medicines, consulted a physician, or had symptoms that would ordinarily cause a prudent person to seek diagnosis, care, or treatment.

This limitation will not apply to a period of disability that begins more than 12 months after the most recent Effective Date of your insurance.

The above provision may not apply to you (see Pre-Existing Conditions Limitation When Previously Insured section).

Pre-Existing Conditions Limitation When Previously Insured: If you were insured on the day before the Effective Date of the certificate under a group disability policy sponsored by the same employer and replaced by a certificate with similar benefits, then the length of time your previous coverage was in force will be applied toward the satisfaction of the Pre-Existing Conditions Limitation of the certificate and also toward your giving birth within the first ten months of the effective date of the certificate as the result of a normal pregnancy, including cesarean. Any increased benefit amounts resulting from the replacement of the original coverage with this new coverage will be subject to a new Pre-Existing Conditions Limitation provision and to all limitations and exclusions, beginning with the Effective Date of this new coverage. You must be working at an approved Full-Time Job on the Effective Date of the certificate.

Terms You Need to Know

Effective Date: the date shown in the Certificate Schedule. The Effective Date of the certificate is not the date you signed the enrollment application for coverage.

Full-Time Job: a job that: (1) you are compensated for by your employer with pay and benefits, (2) your employer has classified as full time, and (3) has been approved in the group application by Aflac Worldwide Headquarters.

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.

Sickness: a disease, disorder, infection, or any other abnormal physical condition (not caused by an Injury) that is first manifested or treated more than 30 days after the Employee's Effective Date of coverage and while coverage is in force. If the disease or disorder is first manifested or treated within the first 30 days after the Employee's Effective Date of coverage, it will be considered a pre-existing condition.

Successive Periods of Disability: separate periods of disability will be considered a continuation of the prior disability if due to the same or a related condition and not separated by 180 days or more. Separate periods of disability due to unrelated causes will be considered a continuation of the prior disability unless they are separated by your returning to work at a Full-Time Job for at least 14 full days, during which you are performing the material and substantial duties of your job and are no longer qualified to receive disability benefits. This provision does not apply during the elimination period or when you become eligible for benefits under any other group short-term disability policy following termination of your coverage under the certificate.

Totally Disabled: your continuing inability to perform the material and substantial duties of your Full-Time Job. You must also be under the care and attendance of a physician for your condition. If you are unable to perform the material and substantial duties of your Full-Time Job but return to work, you will continue to be considered Totally Disabled as long as your earnings are less than 80 percent of your earnings at the time you became Totally Disabled. If you return to work at any job and are earning 80 percent or more of your earnings at the time you became Totally Disabled, you are no longer considered Totally Disabled.

The certificate to which this sales material pertains is written only in English; the certificate prevails if interpretation of this material varies.

