

# AFLAC SHORT-TERM DISABILITY

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

An illness or injury that keeps your clients and their employees from working can really do a job on their finances; they may be out of commission, but the bills keep coming. That's where you can help. When you offer **Aflac Short-Term Disability**, you're helping provide a source of income that helps pay the bills while they pay attention to their health.

### Offer peace of mind for the worst times.

Now, taking time off won't take such a toll on an 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> It's a smart way to help boost their financial wellbeing while boosting your business. Best of all, your clients can rest easy knowing it's coming from a name employers have trusted for over 60 years.

**Aflac Short-Term Disability pays cash benefits for every day policyholders experience a covered disability. It helps them with day-to-day expenses, while helping you present a more powerful portfolio.**

### Why Employees Flock to Aflac

- Fast claims payment — as fast as 4 days\*
- Cash benefits to use as they see fit
- No deductibles, lifetime maximums or price increases due to age
- Employees receive cash benefits even for routine, preventative care



Aflac®

## Short-Term Disability designed with your clients in mind.

Whether replacing your clients' company-paid plan or just rounding out their benefit options, **Aflac Short-Term Disability** helps protect their employees' income in the event of injury or illness. From partial to total disability, it allows employees to choose the plan that's right for them, based on their financial requirements and income.

### Aflac Short-Term Disability Limited Benefit Health Insurance Coverage Options:\*\*

- Monthly Benefit: \$500–\$6,000 (subject to income requirements)
- Total Disability Benefit Period: 3 months
- Partial Disability Benefit Period: 3 months
- Elimination Periods (Injury/Sickness): 0/7, 0/14, 7/7, 7/14, 14/14
- The policy provides limited benefits only, which are less than the minimum standard benefits for disability income protection coverage as prescribed by the insurance regulatory authority of your state.

Coverage options may vary by state. The policy provides limited benefits only, which are less than the minimum standard for benefits for disability income protection coverage as prescribed by the insurance regulatory authority of your state.

### Aflac Short-Term Disability Coverage Options:\*\*

- Monthly Benefit: \$500–\$6,000 (subject to income requirements)
- Total Disability Benefit Period: 3, 6, 12, 18 or 24 months
- Partial Disability Benefit Period: 3 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
- Waiver of premium: Premium waived, month to month, for policy and applicable rider(s) for as long as you remain disabled, up to the applicable benefit period shown in the Policy Schedule. Not available with a 3-month disability benefit period.

Coverage options may vary by state. The policy provides limited benefits only, which are less than the minimum standard for benefits for disability income protection coverage as prescribed by the insurance regulatory authority of your state.

With Aflac Short-Term Disability, you can help your clients and their employees protect their most important asset: the ability to earn an income. Contact your Aflac Broker Sales Professional to start selling Aflac Short-Term Disability today. **Aflac.com | 800.99.AFLAC (1.800.992.3522)**

\*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 & no further validation or research is required. Aflac Individual Company Statistic, 2018

\*\*This is a brief product overview for illustrative purposes only. Benefits and/or premiums may vary based on the state and benefit option selected. Riders may be available for an additional premium. Policies described herein have limitations, exclusions, and pre-existing condition limitations that may affect benefits payable. Refer to the policies for complete details, limitations and exclusions.

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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.

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