

Aflac

Short-Term Disability Insurance

We've been dedicated to helping provide peace of mind and financial security for more than 60 years.



THE INSURANCE POLICY DESCRIBED HEREIN PAYS BENEFITS FOR SHORT-TERM DISABILITY CAUSED BY SICKNESS OR OFF-THE-JOB INJURY. THE POLICY IS A SUPPLEMENT TO HEALTH INSURANCE AND IS NOT A SUBSTITUTE FOR MAJOR MEDICAL COVERAGE. LACK OF MAJOR MEDICAL COVERAGE (OR OTHER MINIMUM ESSENTIAL COVERAGE) MAY RESULT IN AN ADDITIONAL PAYMENT WITH YOUR TAXES.

AFLAC SHORT-TERM DISABILITY INSURANCE

Policy Series A57600



Helping Pay Your Bills, While You Pay Attention to You

What if one day, not very far in the future, you become disabled and you can't go to work. How would you pay for the expenses of daily life such as monthly mortgage or rent, groceries and your utilities? The bills keep on coming even if you're unable to work. That's where Aflac's short-term disability insurance policy can help make the difference. It's a source of monthly income you may need to help take care of your bills while you take care of yourself.

Why Aflac Short-Term Disability may be the best choice for you:

- It's sold on an individual basis. You choose the plan that's right for you based on your financial needs and income.
- We offer the option of guaranteed-issue,¹ short-term disability coverage. That means no medical questionnaire is required.
- We pay you a cash benefit for each day you are disabled.²

Here's how we can help

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

Aflac does not coordinate benefits. Regardless of any other disability insurance you may have, including Social Security, we will pay you directly.³

¹Subject to certain conditions.

²Subject to your benefit period and elimination period.

³Unless otherwise assigned.



Understand the difference Aflac makes in your financial security.

Aflac pays cash benefits directly to you, unless otherwise assigned. This means that you will have added financial resources to help with expenses incurred due to medical treatment, ongoing living expenses or any purpose you choose.

Coverage Options

CHOOSE THE POLICY YOU NEED	
BENEFIT	DESCRIPTION
MONTHLY BENEFIT PAYMENT	\$500 to \$6,000 (subject to income requirements)
TOTAL DISABILITY BENEFIT PERIODS	3, 6, 12, 18 or 24 months Disability due to mental illness is payable up to the benefit period and is limited to the maximum lifetime disability period for mental illness.
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 any 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 total disability benefit period.
OPTIONAL RIDERS	
DISABILITY BENEFIT FOR ON-THE-JOB INJURY RIDER	Provides benefits if a disability is caused by a covered on-the-job injury while coverage is in force. Available even with Workers' Compensation.* Benefits payable up to the total disability benefit period selected. Benefit subject to elimination period shown in the Policy Schedule and income requirements.
ADDITIONAL UNITS OF DISABILITY BENEFIT RIDER	Allows you to purchase additional units of disability coverage to add to your existing short-term disability policy. Subject to income requirements.

*Subject to certain conditions/maximum.

How it works



The above example is based on a scenario for Aflac Short-Term Disability that includes the following benefit conditions: ages 18–49, employed full-time at the time disability began, \$2,000 monthly disability benefit amount, \$40,000 annual salary, elimination period 0/7 days, 3 month benefit period, benefits based on policy premiums being paid with after-tax dollars.

Benefits and/or premiums may vary based on state and option selected. The policy has limitations, exclusions and pre-existing conditions limitations that may affect benefits payable. Riders are available for an additional cost. For costs and complete details of the coverage, contact your Aflac insurance agent/producer. This brochure is for illustrative purposes only. Refer to the policy for complete benefit details, definitions, limitations and exclusions.

SHORT-TERM DISABILITY COVERAGE

LIMITATIONS AND EXCLUSIONS,
TERMS YOU NEED TO KNOW AND NOTICES

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SHORT-TERM DISABILITY COVERAGE
Policy Series A57600

1. **Read Your Policy Carefully.** This document provides a very brief description of the important features of the coverage. This is not the insurance contract, and only the actual policy provisions will control. The policy itself sets forth in detail the rights and obligations of both you and Aflac. It is, therefore, important that you **READ YOUR POLICY CAREFULLY!**

2. Short-term disability coverage is designed to provide, to persons insured, coverage for disabilities resulting from a covered accident or Sickness, subject to any limitations set forth in the policy. Coverage is not provided for basic hospital, basic medical-surgical, or major medical expenses.

3. **Benefits.** The following benefits are a part of the policy.

Aflac will pay the following benefits, as applicable, if your disability is caused by a covered Sickness or covered Off-the-Job Injury and occurs while coverage is in force. All benefits are subject to the Limitations and Exclusions, Pre-existing Condition Limitations, and other policy terms.

Disability due to pregnancy and childbirth is payable to the same extent as a covered Sickness. Disability as a result of pregnancy that began on or before the Effective Date of coverage is not covered except for disability due to Complications of Pregnancy, which will be covered to the same extent as a covered Sickness. The maximum period of disability allowed for disability due to 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.

Disability due to Mental Illness is payable up to the Benefit Period and is limited to the Maximum Lifetime Disability Period For Mental Illness.

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. **We reserve the right to meet with you while a claim is pending, or to use an independent consultant and Physician's or Mental Health Provider's statement to determine whether you are qualified to receive disability benefits. You must be under the care and attendance of a Physician or Mental Health Provider for these benefits to be payable. The care and attendance of a Physician or Mental Health Provider will not be required if it is determined that such regular care would be of no benefit to the insured. Benefits will cease on the date of your death.**

A. TOTAL DISABILITY BENEFITS:

We will insure you as follows while coverage is in force:

If your covered Sickness or covered Off-the-Job Injury causes your Total Disability and you are not working at any job for pay or benefits, we will pay you the Daily Disability Benefit for each day of your Total Disability. This benefit is payable up to the Total Disability Benefit Period you selected and is subject to the Elimination Period shown in the Policy Schedule. Also see the Uniform Provision titled "Term," and the definition of "Benefit Period."

During the first 12 months or the first 52 weeks of your Total Disability, if you are working at your job for pay or benefits, we will pay you one-half of the Daily Disability Benefit for each day of your Total Disability. After benefits have been payable for 12 months or the first 52 weeks, if you are working at any job for pay or benefits, no benefits will be payable.

You will no longer be qualified to receive this benefit upon the earlier of your: (1) being released by your Physician or Mental Health Provider to perform the material and substantial duties of your Full-Time Job, or (2) working at any job after benefits have been payable for 12 months or the first 52 weeks.

Separate periods of disability, resulting from the **same or a related condition** and not separated by 180 days or more, are considered a continuation of the prior disability. Once the maximum Benefit Period has been paid, you will not be eligible for a new Benefit Period or any disability benefits due to the same or a related condition unless you have been released by a Physician or Mental Health Provider from the prior disability, are no longer disabled and are no longer qualified to receive disability benefits for a period of 180 days..

Separate periods of disability, resulting from **unrelated causes** are considered a continuation of the prior disability unless they are separated by your returning to work at a Full-Time Job for 14 working days, during which you are performing the material and substantial duties of such job you have been released by a Physician or Mental Health Provider from the prior disability, and are no longer qualified to receive any disability benefits under the policy.

Periods of disability meeting either of these separation requirements will begin a new Benefit Period, subject to a new Elimination Period.

- B. **WAIVER OF PREMIUM BENEFIT:** If your covered Sickness or covered Off-the-Job Injury causes your Total Disability for more than 90 consecutive days (or after the Elimination Period shown in the Policy Schedule, whichever is greater) while the policy is in force, Aflac will waive, from month to month, the premium for the policy and any applicable rider(s) for as long as you remain disabled, up to the applicable Benefit Period shown in the Policy Schedule.

For premiums to be waived, Aflac will require an employer's statement and a Physician's or Mental Health Provider's statement certifying your inability to perform said duties or activities, and may each month thereafter require a Physician's or Mental Health Provider's statement that your inability to perform said duties or activities continues. Aflac may ask for and use an independent consultant to determine your disability when this benefit is in force.

You must pay all premiums to keep the policy and any applicable rider(s) in force until Aflac approves your claim for this Waiver of Premium Benefit. You must also resume premium payment to keep the policy and any applicable rider(s) in force, beginning with the first premium due after you no longer qualify for disability benefits.

The Waiver of Premium Benefit is not available with a three-month Total Disability Benefit Period.

IF YOU HAVE ANY OTHER DISABILITY BENEFIT IN FORCE WITH US, ONLY ONE DISABILITY BENEFIT IS PAYABLE.

4. OPTIONAL BENEFITS:

Disability Benefit for On-the-Job Injury Rider:
(Series A57650) Applied For: ☐ Yes ☐ No

Aflac will pay the following benefits, as applicable, if your disability is caused by a covered On-the-Job Injury and occurs while coverage is in force. All benefits are subject to the Limitations and Exclusions, Pre-existing Condition Limitations, and other policy terms.

Benefits will be paid for only one disability at a time, even if the disability is caused by more than one Injury. **We reserve the right to meet with you while a claim is pending, or to use an independent consultant and Physician's or Mental Health Provider's statement to determine whether you are qualified to receive disability benefits. You must be under the care and attendance of a Physician or Mental Health Provider for these benefits to be payable. The care and attendance of a Physician or Mental Health**

Provider will not be required if it is determined that such regular care would be of no benefit to the insured. Benefits will cease on the date of your death.

A. TOTAL DISABILITY BENEFITS:

We will insure you as follows while coverage is in force:

If your covered On-the-Job Injury causes your Total Disability and you are not working at any job for pay or benefits, we will pay you the Daily Disability Benefit for each day of your Total Disability. This benefit is payable up to the Total Disability Benefit Period you selected and is subject to the Elimination Period shown in the Policy Schedule. Also see the Uniform Provision titled "Term," and the definition of "Benefit Period."

During the first 12 months or the first 52 weeks of your Total Disability, if you are working at your job for pay or benefits, we will pay you one-half of the Daily Disability Benefit for each day of your Total Disability. After benefits have been payable for 12 months or the first 52 weeks, if you are working at any job for pay or benefits, no benefits will be payable.

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 after benefits have been payable for 12 months or the first 52 weeks.

Separate periods of disability, resulting from **the same or a related condition** and not separated by 180 days or more, are considered a continuation of the prior disability. Once the maximum Benefit Period has been paid, you will not be eligible for a new Benefit Period or any disability benefits due to the same or a related condition unless you have been released by a Physician from the prior disability, are no longer disabled and are no longer qualified to receive disability benefits for a period of 180 days.

Separate periods of disability, resulting from **unrelated causes** are considered a continuation of the prior disability unless they are separated by your returning to work at a Full-Time Job for 14 working days during which you are performing the material and substantial duties of such job, you have been released by a Physician from the prior disability, and are no longer qualified to receive any disability benefits under the policy.

Periods of Disability meeting either of these separation requirements will begin a new Total Disability Benefit Period, subject to a new Elimination Period.

- B. **WAIVER OF PREMIUM BENEFIT:** If your covered On-the-Job Injury causes your Total Disability for more than 90 consecutive days (or after the Elimination Period shown in the Policy Schedule, whichever is greater) while

the rider is in force, Aflac will waive, from month to month, the premium for the policy and any applicable rider(s) for as long as you remain disabled, up to the applicable Benefit Period shown in the Policy Schedule.

For premiums to be waived, Aflac will require an employer's statement and a Physician's statement certifying your inability to perform said duties or activities, and may each month thereafter require a Physician's statement that your inability to perform said duties or activities continues. Aflac may ask for and use an independent consultant to determine your disability when this benefit is in force.

You must pay all premiums to keep the policy and any applicable rider(s) in force until Aflac approves your claim for this Waiver of Premium Benefit. You must also resume premium payment to keep the policy and any applicable rider(s) in force, beginning with the first premium due after you no longer qualify for disability benefits.

The Waiver of Premium Benefit is not available with a three-month Total Disability Benefit Period.

IF YOU HAVE ANY OTHER DISABILITY BENEFIT IN FORCE WITH US, ONLY ONE DISABILITY BENEFIT IS PAYABLE.

Additional Units of Disability Benefit Rider:
(Series A57651) Applied For: ☐ Yes ☐ No

Aflac will pay the following benefits, as applicable, if your disability is caused by a covered Sickness or covered Off-the-Job Injury and occurs while coverage is in force. All benefits are subject to the Limitations and Exclusions, Pre-existing Condition Limitations, and other policy terms.

Disability due to pregnancy and childbirth is payable to the same extent as a covered Sickness. Disability as a result of pregnancy that began on or before the Effective Date of coverage is not covered except for disability due to Complications of Pregnancy, which will be covered to the same extent as a covered Sickness. The maximum period of disability allowed for disability due to 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.

Disability due to Mental Illness is payable up to the Benefit Period and is limited to the Maximum Lifetime Disability Period For Mental Illness.

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. **We reserve the right to meet with you while a claim is pending, or to use an independent consultant and Physician's or Mental Health Provider's statement to determine whether you are**

qualified to receive disability benefits. You must be under the care and attendance of a Physician or Mental Health Provider for these benefits to be payable. The care and attendance of a Physician or Mental Health Provider will not be required if it determined that such regular care would be of no benefit to the insured. Benefits will cease on the date of your death.

This benefit will be paid under the same terms as the applicable Total Disability Benefit as described in your policy. The additional units of coverage will only be payable for a disability that begins after the Effective Date of the rider.

A. TOTAL DISABILITY BENEFITS:

We will insure you as follows while coverage is in force:

If your covered Sickness or covered Off-the-Job Injury causes your Total Disability and you are not working at any job for pay or benefits, we will pay you the Daily Disability Benefit for each day of your Total Disability. This benefit is payable up to the Total Disability Benefit Period you selected and is subject to the Elimination Period shown in the Policy Schedule. Also see the Uniform Provision titled "Term," and the definition of "Benefit Period."

During the first 12 months or the first 52 weeks of your Total Disability, if you are working at your job for pay or benefits, we will pay you one-half of the Daily Disability Benefit for each day of your Total Disability. After benefits have been payable for 12 months or the first 52 weeks, if you are working at any job for pay or benefits, no benefits will be payable.

You will no longer be qualified to receive this benefit upon the earlier of your: (1) being released by your Physician or Mental Health Provider to perform the material and substantial duties of your Full-Time Job, or (2) working at any job after benefits have been payable for 12 months or the first 52 weeks.

Separate periods of disability, resulting from the **same or a related condition** and not separated by 180 days or more, are considered a continuation of the prior disability. Once the maximum Benefit Period has been paid, you will not be eligible for a new Benefit Period or any disability benefits due to the same or a related condition unless you have been released by a Physician or Mental Health Provider from the prior disability, no longer disabled and are no longer qualified to receive disability benefits for a period of 180 days.

Separate periods of disability, resulting from **unrelated causes** are considered a continuation of the prior disability unless they are separated by your returning to work at a Full-Time Job for 14 working days during which you are performing the material and substantial duties of such job, you have been released by a Physician or

Mental Health Provider from the prior disability, and are no longer disabled, and are no longer qualified to receive any disability benefits.

Periods of disability meeting either of these separation requirements will begin a new Benefit Period, subject to a new Elimination Period.

IMPORTANT PROVISIONS OF THE POLICY

LIMITATIONS AND EXCLUSIONS

- A. Disability caused by a Pre-existing Condition or reinjuries to a Pre-existing Condition will not be covered unless it begins more than 12 months after the Effective Date of coverage.
- B. Aflac will not pay benefits for a disability that is being treated outside the territorial limits of the United States.
- C. Aflac will not pay benefits whenever fraud is committed in making a claim under this coverage for which you received benefits that were not lawfully due and that fraudulently induced payment (subject to the Time Limit on Certain Defenses Provision).
- D. 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 Sickness.
- E. **Aflac will not pay benefits for a disability that is caused by or occurs as a result of your:**
 - 1. Pregnancy or childbirth if the pregnancy began prior to the Effective Date of coverage. Complications of such pregnancy will be covered to the same extent as a Sickness;
 - 2. Intentionally self-inflicting a bodily injury, or committing or attempting suicide, while sane or insane;
 - 3. Having cosmetic surgery or other elective procedures that are not Medically Necessary, except for disabilities arising from unplanned and unanticipated adverse consequences of such surgery or procedure;
 - 4. Having dental treatment, except as a result of Injury;
 - 5. Being exposed to war or any act of war, declared or undeclared;

6. Actively serving in any of the armed forces, or units auxiliary thereto, including the National Guard or Reserve;

7. Donating an organ within the first 12 months of the Effective Date of the policy;

8. Caffeine addiction, nicotine addiction, bereavement, situational depression, somatoform disorders (psychosomatic illness), or stress.

- F. **Aflac will not pay benefits for a disability for which a contributing cause was the Covered Person's commission of or attempt to commit a felony ("felony" is as defined by the law of the jurisdiction in which the activity takes place).**
- G. **Aflac shall not be liable for any disability sustained or contracted in consequence of the Insured's being intoxicated or under the influence of any narcotic unless administered on the advice of a Physician or Mental Health Provider. (The term "intoxicated" refers to that condition as defined by the laws of the State of Maryland.)**
- H. **Aflac will not pay any claim, bill or other demand or request for health care services determined to be furnished as a result of a referral prohibited by § 1-302 of the Health Occupations Article. 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.**

PRE-EXISTING CONDITION LIMITATIONS: A "Pre-existing Condition" is an illness, disease, infection, disorder, or injury for which, within the 12-month period before the Effective Date of coverage, medical advice, consultation, or treatment was recommended or received, or for which symptoms existed that would ordinarily cause a prudent person to seek diagnosis, care, or treatment. Disability caused by a Pre-existing Condition or reinjuries to a Pre-existing Condition, including deliveries for children conceived prior to the Effective Date of coverage, will not be covered unless it begins more than 12 months after the Effective Date of coverage. A Pre-existing Condition does not include a condition admitted in the application which was not excluded by a signed waiver rider.

Renewability. The policy is guaranteed-renewable to age 75 by payment of the premium in effect at the beginning of each renewal period. Premium rates may be changed only if changed on all policies of the same form number and class in force in your state, except that we may discontinue or terminate the policy if you have performed an act or practice that constitutes fraud, or have made an intentional misrepresentation of material fact, relating in any way to the policy, including claims for benefits under the policy.

RETAIN FOR YOUR RECORDS.

THIS IS ONLY A BRIEF SUMMARY OF THE COVERAGE PROVIDED.

REFER TO THE POLICY AND RIDER(S) FOR COMPLETE DEFINITIONS, DETAILS, LIMITATIONS AND EXCLUSIONS.

TERMS YOU NEED TO KNOW

DAILY DISABILITY BENEFIT: one-thirtieth of the applicable monthly disability benefit shown in the Policy Schedule.

EFFECTIVE DATE: the date(s) coverage begins as shown in the Policy Schedule. The effective date of the policy is not the date you signed the application for coverage.

FULL-TIME JOB: one job at which you work 19 or more hours per week for one employer for pay or benefits.

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. If a bodily injury occurs before the effective date of coverage, any resulting disability will not be covered unless it begins after 12 months from the effective date of coverage.

MAXIMUM LIFETIME DISABILITY PERIOD FOR MENTAL ILLNESS: the cumulative maximum number of days for which you can be paid benefits during your lifetime for disability due to mental illness. The maximum lifetime disability period for mental illness for the policy is 24 months.

MENTAL HEALTH PROVIDER: a person who is legally qualified and licensed to provide diagnostic and/or therapeutic services for mental illness, other than you or a member of your immediate family, who is licensed by the state to treat the type of condition for which a claim is made. A mental health provider includes, but is not limited to a psychiatrist, psychologist, mental health counselor, psychiatric nurse and psychotherapist.

MENTAL ILLNESS: a psychiatric or psychological condition including but not limited to the following: schizophrenia, bipolar disorders, depressive disorders, anxiety disorders, eating disorders, post-traumatic stress, and substance and alcohol use disorders.

OFF-THE-JOB INJURY: an injury that occurs while you are not working at any job for pay or benefits.

ON-THE-JOB INJURY: an injury that occurs while you are working at any job for pay or benefits.

PHYSICIAN: a person legally qualified to practice medicine, other than you or a member of your immediate family, who is licensed by the state to treat the type of condition for which a claim is made, including any person who is licensed as a health care provider under the Maryland Health Occupations Article.

SICKNESS: an illness, disease, infection, or any other abnormal physical condition, independent of injury, that is first manifested and first treated after the effective date of coverage and while coverage is in force.

TOTAL DISABILITY: being under the care and attendance of a physician or mental health provider due to a condition that causes you to be unable to perform the material and substantial duties of your full-time job. After benefits have been payable for 12 months or the first 52 weeks, if applicable, it means being under the care and attendance of a physician or mental health provider 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. The care and attendance of a physician or mental health provider will not be required if it is determined that such regular care would be of no benefit to the insured.

ADDITIONAL INFORMATION

Complications of pregnancy do 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 not constituting a classifiably distinct pregnancy complication. Cesarean deliveries are not considered complications of pregnancy.

Mental illness does not include Alzheimer's disease or similar forms of senility or senile dementia. Covered loss resulting from Alzheimer's disease, or other similar forms of senility or senile dementia will be covered to the same extent as any other sickness.





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