

# Disability

Aflac

If you become disabled due to a covered injury or illness, disability income benefits may provide a partial replacement of lost income.

You will be automatically enrolled in short-term disability coverage once eligible. To opt-out, please contact Human Resources.

## Short-Term Disability

<b>Benefit Amount</b>	Replaces 60% of pre-disability income, up to \$1,000 per week
<b>Benefit Begins</b>	Injury or illness: after 14 days
<b>Benefit Duration</b>	Up to 11 weeks
<b>Pre-Existing Condition Limitations</b>	3-month look back period 12-month exclusion period
<b>Benefit Cost</b>	<i>To view your personalized rates, log in to Employee Navigator or refer to your benefit highlight sheet or intranet for details.</i>

Short-term disability excludes work-related injury or illness.

## Long-Term Disability

<b>Benefit Amount</b>	Replaces 60% of pre-disability income, up to \$5,000 per month
<b>Benefit Begins</b>	After a short-term disability benefits end or, or 90 days
<b>Benefit Duration</b>	Up to Social Security normal retirement age (SSNRA)
<b>Pre-Existing Condition Limitations</b>	3-month look back period 12-month exclusion period
<b>Benefit Cost</b>	<i>To view your personalized rates, log in to Employee Navigator or refer to your benefit highlight sheet or intranet for details.</i>



### Pre-Existing Condition Limitations:

If you file a claim within the exclusion period following your plan effective date, the carrier will review to determine if the condition existed during the look back period. If so, benefits may be denied.

### Actively-At-Work Requirement:

New Enrollees must be actively at work on the effective date for coverage to be in force. If not, enrolled coverage will become effective upon return to Active-At-Work/eligible status.

**Please review the full plan documents for plan details including exclusions and limitations.** This plan highlight is a summary provided to help you understand your insurance coverage. Details may differ from state to state. If the terms of this plan highlight summary or your certificate differ from your policy, the policy will govern.