

Aflac Group Short-Term Disability Insurance

Financial protection that works, even when you can't

Your most valuable asset is your ability to work and earn an income. But what would happen to that income if you were sick or injured and couldn't work? That's where Aflac Group Short Term Disability coverage — designed to help replace a portion of your income if you experience a covered accident or illness — steps in.

It might be time to review your coverage

Insurance isn't a "one and done." As your income and circumstances change, regular reviews are in order. If you already have an Aflac Group Short Term Disability insurance plan but your income has changed, it's time to take another look at your coverage.

Your Dedicated Benefit Counselor can offer smart solutions to help maintain your financial security

Feature of the Aflac Group Short-Term Disability

- Guaranteed Issue up to \$5,000 per month during initial enrollment (subject to income limitations)
- Benefit Period of 3 months or 6 months
- Elimination periods available 0/7 or 0/14
- Issue Ages: 18 - 74



This is a brief product overview only. The plans have limitations and exclusions that may affect benefits payable. Refer to the plans for complete details, limitations and exclusions. Continental American Insurance Company (CAIC), a proud member of the Aflac family of insurers, is a wholly-owned subsidiary of Aflac Incorporated and underwrites group coverage. CAIC is not licensed to solicit business in New York, Guam, Puerto Rico, or the Virgin Islands. Continental American Insurance Company • Columbia, South Carolina

Limitations and Exclusions

Short Term Disability Limitations and Exclusions

We will not pay benefits whenever coverage provided by this Policy is in violation of any U.S. economic or trade sanctions. If the coverage violates U.S. economic or trade sanctions, such coverage shall be null and void. We will not pay benefits whenever fraud is committed in making a claim under this coverage or any prior claim under any other Aflac coverage for which you received benefits that were not lawfully due and that fraudulently induced payment. We will not pay benefits for a Disability that is caused by or occurs as a result of: 1. Any act of war, declared or undeclared; insurrection; rebellion; or act of participation in a riot; 2. Actively serving in any of the armed forces, or units auxiliary thereto, including the National Guard or Reserve; 3. An intentionally self-inflicted Injury; 4. A commission of a crime for which the Covered Person has been convicted; we will not pay a benefit for any Period of Disability during which the Covered Person is incarcerated; 5. Travel in, or jumping or descent from any aircraft, except when a fare-paying passenger in a licensed passenger aircraft; 6. Mental Illness as defined; 7. An Injury that arises from any employment; 8. Injury or Sickness that is covered by Worker's Compensation.