

# 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 \$1,000 per month during initial enrollment (subject to income limitations)
- Benefit Period of 3 months
- Elimination period available 7/7
- Issue Ages: 18 - 74
- Payment Method: Credit Card or Bank Draft deduction
- Pre-existing Condition Exclusion: 12/12
- Benefits terminate at age 75
- Total and partial disability benefits available



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.  
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## 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.

## Pre-Existing Conditions

### Pre-Existing Condition Limitation

Pre-existing Condition is an illness, disease, infection, disorder, pregnancy, or injury that existed within the 12-month period before the effective date of coverage.

For a condition to have been pre-existing:

- A doctor must have advised, diagnosed, or treated the covered employee, or
- Symptoms existed that would ordinarily cause a prudent person to seek medical advice or treatment.

We will not pay benefits for any disability resulting from or affected by a pre-existing condition if the disability was diagnosed within the 12-month period after the effective date of coverage.

We will not reduce or deny a claim for benefits for any disability due to a pre-existing condition that was diagnosed more than 12-months after the effective date of coverage.

### Pregnancy Limitation

Within the first nine months of the effective date of coverage, we will not pay benefits for a disability that is caused by, or occurs as a result of, pregnancy or childbirth. Disability due to complications of pregnancy will be covered to the same extent as a covered sickness.

After this coverage has been in force for nine months from the effective date of coverage, disability benefits for childbirth will be payable. The maximum period of disability allowed for disability due to childbirth is six weeks for non-cesarean delivery and eight weeks for cesarean delivery, less the elimination period, unless proof is furnished that disability continues beyond these time frames due to complications of pregnancy.