

# Short Term Disability

All full-time employees working 20 hours or more per week are eligible to purchase short term disability through Aflac. If you are working 20 hours or more per week while coverage is in force and a covered off-the-job injury or illness causes you to become totally disabled, Aflac will pay the following benefits.

Disability Coverage	
Benefit Percentage Maximum	60% of base monthly income
Monthly Benefit Minimum	\$400
Monthly Benefit Maximum	\$3,500
Elimination Period*—Accident	14 days
Elimination Period*—Sickness	14 days
Benefits Duration	3 months
Pre-Existing Condition Exclusion	None

\* This is the waiting period between the start of the disability and the beginning of paid benefits.

## Plan Details

You can purchase up to a monthly benefit maximum of \$3,500 on a guaranteed issue basis. No medical questions will be asked.

See page 17 of this booklet for contact information to get answers about what is covered and how claims will be paid.

