

Disability insurance from Aflac

Help protect your income from a longer-lasting disability

Protect what you've earned

Most of us understand the role insurance plays in protecting our car, health and home, but protecting your income from a long-lasting disability from the workforce may be just as important to you and your family.

According to the Social Security Administration:

- A 20-year-old has a 25% chance of becoming disabled before reaching retirement age.¹
- Average monthly benefits for December 2019, including the 1.6% cost-of-living adjustment, were \$1,503 for retired workers, \$1,258 for disabled workers and \$1,423 for nondisabled widows and widowers.²

The bottom line? The loss of your paycheck can be financially challenging, especially when you may be facing additional medical and other expenses related to your disability.

How can long-term disability insurance help?

The group long-term disability (LTD) insurance available through your employer replaces a portion of your income when you cannot work for an extended period because of a long-lasting sickness or injury. Disability insurance can be a cost-efficient solution to help meet your financial needs while you focus on recovery.

What do I need to know about my benefits?

You must satisfy your company's eligibility requirements and meet the definition of disability as outlined in your policy to receive benefits.

- There may be an elimination period between the date you become disabled and stop working, and the date benefits begin. During that time, short-term disability (STD) benefits, sick time or paid time off may be available to help provide you with income.
- Once the waiting period is over, a typical policy will provide you with a portion of the income you earned before your disability, up to a maximum monthly benefit.
- The length of time LTD benefits are paid depends upon your policy.



Aflac®

Transition | short-term disability to long-term disability

AFLAC SHORT TO LONG-TERM DISABILITY INSURANCE ROAD MAP



Once you are two-thirds of the way through your approved STD claim, if you're eligible for LTD, we will automatically begin to review your case for approval.



We will send an acknowledgment letter explaining the details around your LTD benefits. We will notify your employer that we are considering your case for LTD benefits.

⚠️ If you return to work prior to your LTD effective date, your claim will not transition to LTD.



Your LTD case manager will complete an assessment of all information received in your case thus far.



Your STD case manager will explain the transition to the new LTD case manager.



Your case will be co-managed until the effective date of your LTD benefits.



If approved for LTD benefits, your benefit pay frequency will change to monthly.

How do I file a claim?

1. Claims may be filed on our portal at mygrouplifedisability.aflac.com.

Our online portal lets you check the status of your claim, upload documents and electronically sign forms and access information about your claim. On our portal you can sign up for live, two-way text messaging so you can get real-time updates on your claim and provide answers to your claim case manager as well. Visit our mobile-optimized site on your smartphone, tablet or computer; OR

2. Call toll free: 800.206.8826.

- 8 a.m.-8 p.m. ET, Monday-Friday.
- Our disability plans include the support of licensed master's-level social workers for our members who need it most. Call a care manager toll free at 800.206.8826 for a variety of helpful services.

¹ <https://www.ssa.gov/pubs/EN-05-10029.pdf> – updated for July 2019.

² Social Security Administration Statistical Supplement, 2020, <https://www.ssa.gov/policy/docs/statcomps/supplement/2020/highlights.pdf>

Coverage is underwritten by Zurich American Life Insurance Company of New York and Zurich American Life Insurance of North America. In New York, the terms and conditions for the Group Short Term Disability Income Insurance are set forth in policy form number 1000-ZAGP-DS-NY-01. The policies are issued by Zurich American Life Insurance Company of New York, a New York domestic life insurance company, located at its registered home address of 150 Greenwich Street, Four World Trade Center, 54th Floor, New York, NY 10007-2366.

In all states other than New York, the terms and conditions for the Group Short Term Insurance are set forth in policy form number 1000-ZAGP-01-01 or applicable state variation. The policies are issued by Zurich American Life Insurance Company, an Illinois domestic life insurance company, located at its registered home address of 1299 Zurich Way, Schaumburg, IL 60196.

In New York, the terms and conditions for the Long Term Disability Income Insurance policy are set forth in policy form number 1000-ZAGP-DS-NY01. The policies are issued by Zurich American Life Insurance Company of New York, a New York domestic life insurance company, located at its registered home address of 150 Greenwich Street, Four World Trade Center, 54th Floor, New York, NY 10007-2366.

In all states other than New York, the terms and conditions for the Group Long Term Disability Insurance Policy are set forth in policy form number 1000-ZAGP-01-01 or applicable state variation. The policies are issued by Zurich American Life Insurance Company, an Illinois domestic life insurance company, located at its registered home address of 1299 Zurich Way, Schaumburg, IL 60196.

The policies are subject to the laws of the state where they are issued. This material is a summary of the product features only. Please read the policy carefully for details. Certain coverages may not be available in all states and policy provisions may vary by state. On March 19, 2020, Aflac, Inc. announced the agreement to acquire Zurich North America's U.S. group benefits business (ZEB), which consists of group life, group disability, and absence management products. Aflac Columbus and Aflac NY (Aflac) will reinsure, on an indemnity basis, Zurich's U.S. in-force group life and disability policies. As of October 1, 2020, and subject to customary closing conditions, Aflac will assume the administration of the aforementioned re-insured Zurich Employee Benefits policies and services.

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