

Group Short-Term Disability Insurance

Plan Description

The Aflac Group Disability Advantage insurance plan provides for payment of a monthly disability benefit when a covered employee is disabled and unable to work due to an injury or sickness. Benefit payments begin after any applicable elimination period is satisfied and continue during disability, up to the disability benefit period.

Features and Plan Provisions (specific benefit provisions may vary by situs state)

Benefit Amounts	\$300 to \$4,000
Coverage	Non-Occupational
Guaranteed Issue Amounts	Monthly benefit of up to \$4,000 Participation Requirement: 0%
Requirement for Group Billing	25 Payors
Payment Method	Payroll Deducted
Maximum Income Replacement	60% of the employee's base annual pay (Regardless of resident state)
Pre-existing Condition Exclusion	None
Rate Guarantee	1 Year(s)
Portability/Continuation	Standard Portability (An employee's coverage may be continued when eligibility or employment ends. Coverage will end on the date the group plan is terminated.)
Waiver of Premium	After 90 consecutive days of disability caused by a covered sickness or injury, for as long as he remains disabled, up to the applicable benefit period.
Eligibility	Employee must work at least 19 hours per week with a base annual pay of at least \$9,000.
Issue Ages	<i>Employee: 18-74</i>
Termination Age	Terminates at age 75

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Plan Benefits

(Descriptions of specific provisions may vary by state.)

Benefits

Benefit Duration	6 Months
Elimination Period	14/14 Days

Total Disability Benefit

Total Disability Benefit

This benefit pays the monthly benefit when a covered employee is totally disabled and unable to work due to sickness or injury. Benefits begin following the expiration of an applicable elimination period.

Total Disability Benefits will end when:

- The employee is cleared by the doctor and returns to his full-time job, or
- The employee earns 80% or more of pre-disability income working at any job, or
- The employee reaches the end of the total disability benefit period.

Partial Disability Benefit

This benefit pays 50% of the monthly benefit when a covered employee is partially disabled and returns to work earning less than 80% of base income due to sickness or injury. Benefits begin following the expiration of an applicable elimination period.

Partial Disability Benefits will end when:

- The employee is cleared by the doctor and returns to his full-time job, or
- The employee earns 80% or more of pre-disability income working at any job, or
- The employee reaches the end of the partial disability benefit period, a maximum of 3 months.

The Partial Disability Benefit has its own benefit period; it is not subject to the Total Disability Benefit Period. The employee may be eligible for the Partial Disability Benefit even if he has not received the Total Disability Benefit.

Separate Periods of Disability

Same or Related Conditions

Separate periods of disability resulting from the same condition or a related condition are considered a continuation of the prior disability if they are not separated by 180 days or more.

Once the maximum Disability Benefit has been paid, the covered employee will not be eligible for a new Disability Benefit due to the same or a related condition for 180 days after all the following conditions are met:

- The employee has been released by a doctor from the prior disability.
- The employee is no longer disabled.
- The employee is no longer qualified to receive any disability benefits under the certificate.

After the disability benefit period, the employee may continue coverage if all of the following conditions are met:

- The employee returns to work within 90 days after the benefit period ends.
- Premium payments for the coverage resume upon return to work.
- The group master policy is still in force upon return to work.