

# Disability insurance from Aflac

## Help protect your income from a long-lasting disability

### Safeguard what you've earned

You probably have insurance to protect your car, health and home, but have you taken steps to help protect yourself from income loss stemming from a long-lasting disability? Doing so is just as important, because according to the Social Security Administration:

- A 20-year-old has a 25% chance of becoming disabled before reaching retirement age.<sup>1</sup>
- 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.<sup>2</sup>

The bottom line? The loss of your paycheck could be financially challenging, especially if you're 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 if a lengthy illness or injury leaves you unable to work for an extended period of time. Disability insurance can be a cost-efficient solution that helps meet your financial needs while you focus on recovery.

### What do I need to know about my benefits?

To receive benefits, you must satisfy your company's eligibility requirements and meet the definition of disability as outlined in your policy. You also should know that:

- 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 benefits, sick time or paid time off may help provide you with income.
- Once the waiting period is over, a typical policy will provide 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.





You or your employer can notify us that you have been out of work for an extended period of time. If you are eligible for long-term disability, we begin to review your case for benefits.



We will send an acknowledgment letter explaining the details around your long-term disability benefits.



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



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](https://mygrouplifedisability.aflac.com).

You may also visit the mobile-optimized site on your smart phone, tablet or computer to check the status of your claim, upload documents and electronically sign forms, and access claims information. You can even sign up for live, two-way text messaging with your case manager so you never miss an important voice mail or message. 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 who are ready to assist when you need help most.

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

<sup>2</sup> "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 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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