

Short-Term Disability (STD)

Employees

What is Short-Term Disability?	Short-Term Disability, or STD, coverage, replaces a portion of your paycheck if you cannot work due to an illness or injury that occurs off the job (non-occupational).
Who is eligible?	Active full-time and part-time employees working 20 or more budgeted hours per week.
Who pays the premium?	If you elect coverage, premiums are payroll deducted on a semi-monthly basis.
When does coverage become effective?	If you elect coverage, you must be actively at work for at least one day and coverage begins on the 1 st of the month following 30 days from your date of hire.
What is the amount of coverage?	<p>You have three (3) options:</p> <ul style="list-style-type: none">• Option 1: 50% of your pre-disability budgeted weekly earnings, not to exceed \$2,500/ week.• Option 2: 60% of your pre-disability budgeted weekly earnings, not to exceed \$2,500/ week.• Option 3: 70% of your pre-disability budgeted weekly earnings, not to exceed \$2,500/ week. <p>Your benefits may be reduced by other sources of income and disability earnings.</p>
When do benefits begin?	Benefits begin after the greater of fourteen (14) consecutive dates of disability or the exhaustion of the last full day of your paid time off (PTO). You must be continuously disabled and under the care of a physician during your elimination period, and no benefit is payable during the elimination period.
What is the maximum duration of benefits?	Benefits are payable as long as you are disabled for up to a maximum of twenty-six (26) weeks.
What is the definition of disability?	<p>You are disabled when Aflac determines:</p> <ol style="list-style-type: none">a) you are unable to perform one or more of the material and substantial duties of your own job due solely to your illness or injury;b) you are under the regular care of a physician; andc) you have a 20% or more loss in your covered weekly earnings due to that same illness or injury.
What is the pre-existing condition exclusion?	<p>Benefits will not be paid if your disability begins in the first twelve (12) months following the effective date of coverage and your disability is caused by, contributed to by, or the result of a pre-existing condition.</p> <p>A pre-existing condition is any condition for which during the six (6) months prior to your effective date of coverage, whether or not the condition is diagnosed or misdiagnosed, you have received care, treatment, consultation or diagnoses, or taken prescribed medication or drugs.</p> <p>The pre-existing condition exclusion applies to all new coverage, e.g., if you increase your coverage from the 50% or 60%.</p>



Are there any other exclusions or limitations?

Disability plans have conditions, exclusions, offsets, and limitations. No benefit will be paid for disabilities caused by or related to:

- An on-the-job injury or illness for while workers' compensation benefits may be paid if duly claimed
- Intentionally self-inflicted injuries or attempted suicide
- Active participation in a riot or an act of insurrection, rebellion or civil commotion
- War, declared or undeclared, or any act of war
- Participation in an illegal activity or illegal act to which a contributing cause was your being engaged in illegal occupation
- Commission of a crime for while have been convicted, or attempting to commit a criminal act
- Intoxication, including driving a motor vehicle while intoxicated. ("intoxicated" means your blood alcohol or drug level meets or exceeds the level at which intoxication would be presumed under the law of the jurisdiction in which the event, activity or accident occurred.)
- Controlled Substance: influence of a controlled substance, unless administered by a physician, or taken according to a physician's instructions, and within clinical guidelines.

View your certificate for more information on exclusions and limitations.

Included Features

Care Managers

Care Managers are Masters' level licensed social workers who will help you find and access useful resources. Care Managers are available toll-free at 1-800-206-8826.

Employee Assistance Program

Aflac also offers an Employee Assistance Program (EAP) program through TELUS Health with services to help employees manage work-life balance issues, to help you find child or adult care services, resolve workplace or financial or legal issues, and more. Please visit login.lifeworks.com and use "University Health" and "eap" as your username / password. You may also call toll-free 24/7 to 1-844-246-7674.

Travel Protection

Employees traveling across the country or abroad are covered 24/7, 365 days per year by Generali Global Assistance, which provides medical, personal and legal assistance, as well as additional services. From anywhere in North America, call toll-free: 1-800-759-9504.



Coverage is underwritten by Continental American Insurance Company (CAIC), a proud member of the Aflac family of insurers. CAIC 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. The terms and conditions for the Group Term Life Insurance are set forth in policy form number ICC20 CDL1100 or applicable state variation. In New York, coverage is underwritten by American Family Life Assurance Company of New York. The terms and conditions for the Group Term Life Insurance are in policy form number AFD1100NY. The plans 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 plan carefully for details. Certain coverages may not be available in all states and plan provisions may vary by state. CAIC's affiliation with the Value-Added Service providers is limited only to a marketing alliance, and CAIC and the Value-Added Service providers are not under any sort of mutual ownership, joint venture or are otherwise, related. CAIC makes no representations or warranties regarding the Value-Added Service providers and does not own or administer any of the products or services provided by the Value-Added Service providers. Each Value-Added Service provider offers its products and services subject to its own terms, limitations, and exclusions. Value-Added Services are not available in Idaho or Minnesota. State availability may vary. Continental American Insurance Company | Columbia, SC. American Family Life Assurance Company of New York | 22 Corporate Woods Boulevard, Suite 2 | Albany, NY 12211

