LONG-TERM DISABILITY — Texas Shelf - SSNRA/SSNRA

Eligibility Requirements

All permanent employees are eligible for coverage.

Disability Plan Features

Benefit Schedule	Choice of benefit amount in increments of $100 – ranging from $200 to $10,000
Maximum Monthly Benefit	Up to 66 2/3% of monthly earnings less deductible sources of income
Minimum Monthly Benefit	$100 or 10%, whichever is greater
Elimination Period Injury/Sickness	Choice of 7, 14, 30, 60, 90 & 150 days
Maximum Benefit Period	Up to Social Security Normal Retirement Age (SSNRA) for Injury and Sickness
Guarantee Issue Amount	$10,000
Minimum Participation	Greater of 20% or 10 lives
Own Occupation Period	24 months
Pre-Existing Condition Period	3 months lookback /12 months continuous coverage; 1 month benefit for disability due to pre-existing conditions
Disabled and Working	Included
Mental & Nervous Limitation	2 years
Drug & Alcohol Limitation	2 years
Special Conditions Limitations	2 years
Waiver of Premium	First of the month following 90 days of disability
Survivor Benefit	Lump sum equal to 3 times the Disability Payment
Conversion Option	Available

Plan Rates (per $100 of covered monthly benefit)

Elimination Period	Rate
7 days*	$3.68
14 days*	$3.14
30 days*	$2.60
60 days	$1.62
90 days	$1.20
150 days	$0.78

The Hospital Confinement Benefit will be payable on the first day the Insured is confined as a patient in a Hospital for the days of that confinement. The remainder of the Insured's Elimination Period will be waived. Available to plans with an elimination period of 30 days or less.

60 day notice of rate change

LONG-TERM DISABILITY

Disability Plan Highlights

- All plans pay in addition to Sick Leave for the first 12 months of disability

- Benefits provided for Pregnancy and Organ Donors

- Benefits provided for covered non-occupational Injuries and/or Sicknesses

- Worksite Accommodation Benefit Evaluation

- Social Security Filing Assistance

- Benefits are paid directly to the insured, not to a doctor or employer

- Convenient payroll deduction

- Benefit payments may be directly deposited into banking account

- Benefits are payable year-round

- Secure online billing system available for your convenience

- Employees can file a claim, track the status of a claim, upload documentation, and setup push notifications within the AFMobile app — available in the iTunes App store or Google Play store

Disability Plan Riders

- A critical illness rider can help fill holes left by high deductible medical plans and does not require the insured to satisfy their disability elimination period to qualify for benefits.

- The hospital indemnity rider can pay a benefit of up to $150 a day and does not require the insured to satisfy their disability elimination period to qualify for benefits.

- We also offer optional disability coverage for an insured's spouse and a COBRA rider which can help cover the cost of medical COBRA premiums.

Underwriting Guidelines

- Takeover credit for coverage with a prior carrier is available upon request and approval.

- If approved for the group, the pre-existing condition limitation will be waived for insureds who replace the prior carrier's plan with American Fidelity as of the new plan effective date.

- Coverage for Insureds not actively at work on the policy effective date will begin upon return to active work, and the pre-existing condition limitation will be waived.

- All new issue coverage or increase in benefit amount is subject to a Pre-Existing Limitation.

- Applications for existing insureds to move to a shorter elimination period or a longer benefit period will be subject to a new pre-existing condition limitation.

Learn More

For additional information about American Fidelity Assurance Company, click here: https://americanfidelity.com/why-us/