



AF™ Short-Term Disability Income Insurance

Bossier Parish Schools

Marketed by:



AMERICAN FIDELITY 
a different opinion

EMPLOYER BENEFIT SOLUTIONS
FOR YOUR INDUSTRY

Focus on Recovery, Not Expenses

How would you cover your everyday expenses if you experienced an Injury or Sickness and couldn't work for a period of time? AF™ **Short-Term Disability Income Insurance** provides a steady benefit to cover everyday expenses while you are unable to work due to a covered Disability.

Plan Highlights



Benefits are Payable Directly to You

You have the freedom to use the funds for your daily expenses such as: groceries, mortgage, daycare, etc.



Customized to Meet Your Individual Needs

You can select a benefit amount and elimination period that best meets your financial needs.

Choose the Right Plan for You

BENEFITS BEGIN on the day of Disability due to a covered Injury or Sickness.

Plan I	On the 15th day
Plan II	On the 31st day



Injury means physical harm or damage to the body you sustained which results directly from an accidental bodily Injury, is independent of disease or bodily infirmity; and takes place while your coverage is active.



Sickness means a disease or illness (including pregnancy). Disability must begin while your coverage is active.



Hospital - the term "Hospital" shall not include an institution used by you as a place for rehabilitation; a place for rest or for the aged; a nursing or convalescent home; a long-term nursing unit or geriatrics ward; or an extended care facility for the care of convalescent, rehabilitative, or ambulatory patients.



Disability or disabled means that you are unable to perform the material and substantial duties of your regular occupation.

Benefit Policy Schedule

Several benefit options are available to you. You may participate in the plan under any one of the benefit levels outlined below, provided the Monthly Disability Benefit level selected does not exceed 70% of your monthly compensation.

Monthly Salary	Monthly Disability Benefit	Monthly Premiums	
		Plan I (15th)	Plan II (31st)
\$286.00 - \$428.99	\$200.00	\$5.28	\$3.32
\$429.00 - \$571.99	\$300.00	\$7.92	\$4.98
\$572.00 - \$714.99	\$400.00	\$10.56	\$6.64
\$715.00 - \$857.99	\$500.00	\$13.20	\$8.30
\$858.00 - \$999.99	\$600.00	\$15.84	\$9.96
\$1,000.00 - \$1,142.99	\$700.00	\$18.48	\$11.62
\$1,143.00 - \$1,285.99	\$800.00	\$21.12	\$13.28
\$1,286.00 - \$1,428.99	\$900.00	\$23.76	\$14.94
\$1,429.00 - \$1,571.99	\$1,000.00	\$26.40	\$16.60
\$1,572.00 - \$1,714.99	\$1,100.00	\$29.04	\$18.26
\$1,715.00 - \$1,857.99	\$1,200.00	\$31.68	\$19.92
\$1,858.00 - \$1,999.99	\$1,300.00	\$34.32	\$21.58
\$2,000.00 - \$2,142.99	\$1,400.00	\$36.96	\$23.24
\$2,143.00 - \$2,285.99	\$1,500.00	\$39.60	\$24.90
\$2,286.00 - \$2,428.99	\$1,600.00	\$42.24	\$26.56
\$2,429.00 - \$2,571.99	\$1,700.00	\$44.88	\$28.22
\$2,572.00 - \$2,714.99	\$1,800.00	\$47.52	\$29.88
\$2,715.00 - \$2,857.99	\$1,900.00	\$50.16	\$31.54
\$2,858.00 - \$2,999.99	\$2,000.00	\$52.80	\$33.20
\$3,000.00 - \$3,142.99	\$2,100.00	\$55.44	\$34.86
\$3,143.00 - \$3,285.99	\$2,200.00	\$58.08	\$36.52
\$3,286.00 - \$3,428.99	\$2,300.00	\$60.72	\$38.18
\$3,429.00 - \$3,571.99	\$2,400.00	\$63.36	\$39.84
\$3,572.00 - \$3,714.99	\$2,500.00	\$66.00	\$41.50
\$3,715.00 - \$3,857.99	\$2,600.00	\$68.64	\$43.16
\$3,858.00 - \$3,999.99	\$2,700.00	\$71.28	\$44.82
\$4,000.00 - \$4,142.99	\$2,800.00	\$73.92	\$46.48
\$4,143.00 - \$4,285.99	\$2,900.00	\$76.56	\$48.14
\$4,286.00 - \$4,428.99	\$3,000.00	\$79.20	\$49.80
\$4,429.00 - \$4,571.99	\$3,100.00	\$81.84	\$51.46
\$4,572.00 - \$4,714.99	\$3,200.00	\$84.48	\$53.12
\$4,715.00 - \$4,857.99	\$3,300.00	\$87.12	\$54.78
\$4,858.00 - \$4,999.99	\$3,400.00	\$89.76	\$56.44
\$5,000.00 - \$5,142.99	\$3,500.00	\$92.40	\$58.10
\$5,143.00 - \$5,285.99	\$3,600.00	\$95.04	\$59.76
\$5,286.00 - \$5,428.99	\$3,700.00	\$97.68	\$61.42
\$5,429.00 - \$5,571.99	\$3,800.00	\$100.32	\$63.08

Benefit Policy Schedule (continued)

Monthly Salary	Monthly Disability Benefit	Monthly Premiums	
		Plan I (15th)	Plan II (31st)
\$5,572.00 - \$5,714.99	\$3,900.00	\$102.96	\$64.74
\$5,715.00 - \$5,857.99	\$4,000.00	\$105.60	\$66.40
\$5,858.00 - \$5,999.99	\$4,100.00	\$108.24	\$68.06
\$6,000.00 - \$6,142.99	\$4,200.00	\$110.88	\$69.72
\$6,143.00 - \$6,285.99	\$4,300.00	\$113.52	\$71.38
\$6,286.00 - \$6,428.99	\$4,400.00	\$116.16	\$73.04
\$6,429.00 - \$6,571.99	\$4,500.00	\$118.80	\$74.70
\$6,572.00 - \$6,714.99	\$4,600.00	\$121.44	\$76.36
\$6,715.00 - \$6,857.99	\$4,700.00	\$124.08	\$78.02
\$6,858.00 - \$6,999.99	\$4,800.00	\$126.72	\$79.68
\$7,000.00 - \$7,142.99	\$4,900.00	\$129.36	\$81.34
\$7,143.00 - \$7,285.99	\$5,000.00	\$132.00	\$83.00
\$7,286.00 - \$7,428.99	\$5,100.00	\$134.64	\$84.66
\$7,429.00 - \$7,571.99	\$5,200.00	\$137.28	\$86.32
\$7,572.00 - \$7,714.99	\$5,300.00	\$139.92	\$87.98
\$7,715.00 - \$7,857.99	\$5,400.00	\$142.56	\$89.64
\$7,858.00 - \$7,999.99	\$5,500.00	\$145.20	\$91.30
\$8,000.00 - \$8,142.99	\$5,600.00	\$147.84	\$92.96
\$8,143.00 - \$8,285.99	\$5,700.00	\$150.48	\$94.62
\$8,286.00 - \$8,428.99	\$5,800.00	\$153.12	\$96.28
\$8,429.00 - \$8,571.99	\$5,900.00	\$155.76	\$97.94
\$8,572.00 - \$8,713.99	\$6,000.00	\$158.40	\$99.60
\$8,714.00 - \$8,856.99	\$6,100.00	\$161.04	\$101.26
\$8,857.00 - \$8,999.99	\$6,200.00	\$163.68	\$102.92
\$9,000.00 - \$9,142.99	\$6,300.00	\$166.32	\$104.58
\$9,143.00 - \$9,285.99	\$6,400.00	\$168.96	\$106.24
\$9,286.00 - \$9,428.99	\$6,500.00	\$171.60	\$107.90
\$9,429.00 - \$9,570.99	\$6,600.00	\$174.24	\$109.56
\$9,571.00 - \$9,713.99	\$6,700.00	\$176.88	\$111.22
\$9,714.00 - \$9,856.99	\$6,800.00	\$179.52	\$112.88
\$9,857.00 - \$9,999.99	\$6,900.00	\$182.16	\$114.54
\$10,000.00 - \$10,142.99	\$7,000.00	\$184.80	\$116.20
\$10,143.00 - \$10,285.99	\$7,100.00	\$187.44	\$117.86
\$10,286.00 - \$10,428.99	\$7,200.00	\$190.08	\$119.52
\$10,429.00 - \$10,570.99	\$7,300.00	\$192.72	\$121.18
\$10,571.00 - \$10,713.99	\$7,400.00	\$195.36	\$122.84
\$10,714.00- And Over	\$7,500.00*	\$198.00	\$124.50

*Higher benefit amounts available up to a maximum Monthly Disability Benefit of \$10,000.

Maximum Benefit Period

Benefits are payable up to 180 days for a covered Injury or Sickness.

When Coverage Begins

Certificates will become effective on the requested effective date following the date we approve the application, provided you are on active employment and premium has been paid.

Donor Benefit

If you are Disabled as a result of being an organ or tissue donor, we will pay your benefit as any other Sickness under the terms of the plan.

If You Are Disabled Due to a Covered Disability and Not Working

We will pay the Disability Benefit described in the benefit schedule. No Disability payment will be provided for any period in which you are not under the regular and appropriate care of a physician.

• Worksite Accommodation

As a part of our claims evaluation process, if worksite modifications may assist your return to work, we will evaluate your claim for appropriate action.

Policy Exclusions

The policy does not cover any loss, fatal or non-fatal, resulting from:

- Intentionally self-inflicted Injury while sane or insane.
- An act of war, declared or undeclared.
- Injury sustained or Sickness contracted while in the service of the armed forces of any country.
- Committing a felony.
- Penal incarceration. We will not pay benefits for Disability or any other loss during any period for which you are incarcerated in a penal or correctional institution for a period of 30 consecutive days or longer.

Your coverage may be extended for up to 1 year during a leave of absence approved in writing by your employer. Coverage will continue as long as the group policy remains in force, the premiums are paid and you remain eligible for the coverage under the policy. Your coverage will end when you no longer qualify as an insured, you retire, you are not on active employment, or your employment terminates. Your coverage can be terminated on any premium due date with 60 days advance notice. If premium rates are increased we will provide a 45 day advance notice.



Your benefits, all in one place.

Manage your American Fidelity benefits and reimbursement accounts through your online account or the AFmobile® app.

This brochure highlights important features of the policy. Please refer to your certificate for complete details.



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