



# Short-Term Disability Income Insurance

Natchitoches Parish

 **First  
Financial  
Group  
of America**  
*First in Service and Expertise*

**AMERICAN FIDELITY**  
a different opinion



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

# Short-Term Disability Income Insurance

## Disability income insurance is here for you.

- **Salary Protection for You and Your Loved Ones**  
Provides a steady benefit to cover expenses while you are unable to work. The plan makes it easy to help protect your future income in case of a sudden injury or sickness.
- **Several Elimination Periods Available**  
Based on your individual need, there are various elimination periods for you to choose from. The plan pays a percentage of your gross monthly income once you have satisfied the elimination period.
- **Benefit Payments Made Directly to You**  
Your monthly benefit payments may be deposited directly into your bank account. This gives you the freedom to pay your living expenses and make other purchases as you see fit.



## Choose the Right Plan for You

### Benefits Begin

- Plan I -** On the 1st day of Disability due to a covered Injury and on the 8th day of Disability due to a covered Sickness.
- Plan II -** On the 15th day of Disability due to a covered Injury or Sickness.
- Plan III -** On the 31st day of Disability due to a covered Injury or Sickness.

**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 in force.

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

**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.

**Service in the Uniformed Services** means the performance of duty on a voluntary or involuntary basis in a uniformed service under competent authority and includes active duty, active duty for training, initial active duty for training, inactive duty training, full-time national guard duty, and a period for which a person is absent from a position of employment for the purpose of an examination to determine the fitness of the person to perform any such duty; service in the armed forces of the United States pursuant to authorization by the United States Congress or presidential proclamation pursuant to the War Powers Resolution; or state active duty by members of the national guard who are activated pursuant to a call of the governor of this state or of any other state as provided for by law.

### Benefits Are Payable

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

In 2015, 77% of injuries requiring medical attention suffered by workers occurred off the job.



*National Safety Council, Injury Facts, 2017 Edition, p. 63.*

# Policy Provisions and Plan Features

## Eligibility

All permanent employees in covered group working 20 hours or more per week. Regarding your eligibility, we may require proof of good health and will rely on answers given on your application to determine if coverage can be issued. Regardless of your health at the time of application, if coverage is approved and issued, claims incurred while coverage is in force will be subject to all terms of the Policy including any Pre-Existing Condition limitation.

## 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.

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

- **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.

## Alcoholism and Drug Addiction Limited Benefit

If you are disabled due to alcoholism or drug addiction, a limited benefit of up to 15 days for each disability will be paid. Benefits will not be paid beyond the maximum benefit period. If drug addiction is sustained at the hands of, or while under the regular and appropriate care of a physician in the course of treatment for injury or sickness, it will be covered the same as any other sickness.

## Pre-Existing Condition Limitation

No Disability Benefit will be payable if Disability is caused by or resulting from a Pre-Existing Condition and begins before you have been continuously covered under the Policy for 12 months. This provision will not apply if you have: gone treatment-free; incurred no expense; taken no medication; and received no diagnosis or advice from a Physician, for 12 consecutive months for such condition(s).

This limitation will not apply to a Disability resulting from a Pre-Existing Condition that begins after you have been continuously covered under the Policy for 12 months.

Any increase in benefits will be subject to this pre-existing condition limitation. A new pre-existing condition period must be satisfied with respect to any increase applied for and approved by us. If you leave employment to perform Service in the Uniformed Services and reapply for coverage after release from the uniformed services, including all of your family members and dependents previously covered, shall be reinstated with coverage under the group policy without any restriction because of a pre-existing condition.

**Pre-existing condition** means a disease, Injury, Sickness, physical condition or mental illness for which you: had treatment; incurred expense; took medication; received care or services including diagnostic testing or related measures; or received a diagnosis or advice from a physician, during the 12 month period immediately before your effective date of coverage. The term pre-existing condition will also include conditions which are related to such disease, injury, sickness, physical condition, or mental illness.



There is a **3 in 10** chance of a person suffering a disabling illness or injury that would keep them out of work for three months or more.

LIMRA: 2015 Disability Insurance Awareness Month; May 2015.

# Policy Benefit Limitations and Exclusions



## 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.
- Injury or Sickness arising out of and in the course of any occupation for wage or profit or for which you are entitled to Workers' Compensation.

The term "entitled to Workers' Compensation" shall also include Workers' Compensation claim settlements that occur via compromise and release. Further, no benefits will be paid under this Policy for any period during which you are entitled to Workers' Compensation benefits.

Your coverage may be continued 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.



# 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 (1st/8th)	Plan II (15th)	Plan III (31st)
\$286.00 - \$428.99	\$200.00	\$6.28	\$4.80	\$3.04
\$429.00 - \$571.99	\$300.00	\$9.42	\$7.20	\$4.56
\$572.00 - \$714.99	\$400.00	\$12.56	\$9.60	\$6.08
\$715.00 - \$857.99	\$500.00	\$15.70	\$12.00	\$7.60
\$858.00 - \$999.99	\$600.00	\$18.84	\$14.40	\$9.12
\$1,000.00 - \$1,142.99	\$700.00	\$21.98	\$16.80	\$10.64
\$1,143.00 - \$1,285.99	\$800.00	\$25.12	\$19.20	\$12.16
\$1,286.00 - \$1,428.99	\$900.00	\$28.26	\$21.60	\$13.68
\$1,429.00 - \$1,571.99	\$1,000.00	\$31.40	\$24.00	\$15.20
\$1,572.00 - \$1,714.99	\$1,100.00	\$34.54	\$26.40	\$16.72
\$1,715.00 - \$1,857.99	\$1,200.00	\$37.68	\$28.80	\$18.24
\$1,858.00 - \$1,999.99	\$1,300.00	\$40.82	\$31.20	\$19.76
\$2,000.00 - \$2,142.99	\$1,400.00	\$43.96	\$33.60	\$21.28
\$2,143.00 - \$2,285.99	\$1,500.00	\$47.10	\$36.00	\$22.80
\$2,286.00 - \$2,428.99	\$1,600.00	\$50.24	\$38.40	\$24.32
\$2,429.00 - \$2,571.99	\$1,700.00	\$53.38	\$40.80	\$25.84
\$2,572.00 - \$2,714.99	\$1,800.00	\$56.52	\$43.20	\$27.36
\$2,715.00 - \$2,857.99	\$1,900.00	\$59.66	\$45.60	\$28.88
\$2,858.00 - \$2,999.99	\$2,000.00	\$62.80	\$48.00	\$30.40
\$3,000.00 - \$3,142.99	\$2,100.00	\$65.94	\$50.40	\$31.92
\$3,143.00 - \$3,285.99	\$2,200.00	\$69.08	\$52.80	\$33.44
\$3,286.00 - \$3,428.99	\$2,300.00	\$72.22	\$55.20	\$34.96
\$3,429.00 - \$3,571.99	\$2,400.00	\$75.36	\$57.60	\$36.48
\$3,572.00 - \$3,714.99	\$2,500.00	\$78.50	\$60.00	\$38.00
\$3,715.00 - \$3,857.99	\$2,600.00	\$81.64	\$62.40	\$39.52
\$3,858.00 - \$3,999.99	\$2,700.00	\$84.78	\$64.80	\$41.04
\$4,000.00 - \$4,142.99	\$2,800.00	\$87.92	\$67.20	\$42.56
\$4,143.00 - \$4,285.99	\$2,900.00	\$91.06	\$69.60	\$44.08
\$4,286.00 - \$4,428.99	\$3,000.00	\$94.20	\$72.00	\$45.60
\$4,429.00 - \$4,571.99	\$3,100.00	\$97.34	\$74.40	\$47.12
\$4,572.00 - \$4,714.99	\$3,200.00	\$100.48	\$76.80	\$48.64
\$4,715.00 - \$4,857.99	\$3,300.00	\$103.62	\$79.20	\$50.16
\$4,858.00 - \$4,999.99	\$3,400.00	\$106.76	\$81.60	\$51.68
\$5,000.00 - \$5,142.99	\$3,500.00	\$109.90	\$84.00	\$53.20
\$5,143.00 - \$5,285.99	\$3,600.00	\$113.04	\$86.40	\$54.72
\$5,286.00 - \$5,428.99	\$3,700.00	\$116.18	\$88.80	\$56.24
\$5,429.00 - \$5,571.99	\$3,800.00	\$119.32	\$91.20	\$57.76

# Benefit Policy Schedule (continued)

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 (1st/8th)	Plan II (15th)	Plan III (31st)
\$5,572.00 - \$5,714.99	\$3,900.00	\$122.46	\$93.60	\$59.28
\$5,715.00 - \$5,857.99	\$4,000.00	\$125.60	\$96.00	\$60.80
\$5,858.00 - \$5,999.99	\$4,100.00	\$128.74	\$98.40	\$62.32
\$6,000.00 - \$6,142.99	\$4,200.00	\$131.88	\$100.80	\$63.84
\$6,143.00 - \$6,285.99	\$4,300.00	\$135.02	\$103.20	\$65.36
\$6,286.00 - \$6,428.99	\$4,400.00	\$138.16	\$105.60	\$66.88
\$6,429.00 - \$6,571.99	\$4,500.00	\$141.30	\$108.00	\$68.40
\$6,572.00 - \$6,714.99	\$4,600.00	\$144.44	\$110.40	\$69.92
\$6,715.00 - \$6,857.99	\$4,700.00	\$147.58	\$112.80	\$71.44
\$6,858.00 - \$6,999.99	\$4,800.00	\$150.72	\$115.20	\$72.96
\$7,000.00 - \$7,142.99	\$4,900.00	\$153.86	\$117.60	\$74.48
\$7,143.00 - \$7,285.99	\$5,000.00	\$157.00	\$120.00	\$76.00
\$7,286.00 - \$7,428.99	\$5,100.00	\$160.14	\$122.40	\$77.52
\$7,429.00 - \$7,571.99	\$5,200.00	\$163.28	\$124.80	\$79.04
\$7,572.00 - \$7,714.99	\$5,300.00	\$166.42	\$127.20	\$80.56
\$7,715.00 - \$7,857.99	\$5,400.00	\$169.56	\$129.60	\$82.08
\$7,858.00 - \$7,999.99	\$5,500.00	\$172.70	\$132.00	\$83.60
\$8,000.00 - \$8,142.99	\$5,600.00	\$175.84	\$134.40	\$85.12
\$8,143.00 - \$8,285.99	\$5,700.00	\$178.98	\$136.80	\$86.64
\$8,286.00 - \$8,428.99	\$5,800.00	\$182.12	\$139.20	\$88.16
\$8,429.00 - \$8,571.99	\$5,900.00	\$185.26	\$141.60	\$89.68
\$8,572.00 - \$8,713.99	\$6,000.00	\$188.40	\$144.00	\$91.20
\$8,714.00 - \$8,856.99	\$6,100.00	\$191.54	\$146.40	\$92.72
\$8,857.00 - \$8,999.99	\$6,200.00	\$194.68	\$148.80	\$94.24
\$9,000.00 - \$9,142.99	\$6,300.00	\$197.82	\$151.20	\$95.76
\$9,143.00 - \$9,285.99	\$6,400.00	\$200.96	\$153.60	\$97.28
\$9,286.00 - \$9,428.99	\$6,500.00	\$204.10	\$156.00	\$98.80
\$9,429.00 - \$9,570.99	\$6,600.00	\$207.24	\$158.40	\$100.32
\$9,571.00 - \$9,713.99	\$6,700.00	\$210.38	\$160.80	\$101.84
\$9,714.00 - \$9,856.99	\$6,800.00	\$213.52	\$163.20	\$103.36
\$9,857.00 - \$9,999.99	\$6,900.00	\$216.66	\$165.60	\$104.88
\$10,000.00 - \$10,142.99	\$7,000.00	\$219.80	\$168.00	\$106.40
\$10,143.00 - \$10,285.99	\$7,100.00	\$222.94	\$170.40	\$107.92
\$10,286.00 - \$10,428.99	\$7,200.00	\$226.08	\$172.80	\$109.44
\$10,429.00 - \$10,570.99	\$7,300.00	\$229.22	\$175.20	\$110.96
\$10,571.00 - \$10,713.99	\$7,400.00	\$232.36	\$177.60	\$112.48
\$10,714.00- And Over	\$7,500.00	\$235.50	\$180.00	\$114.00

# Benefit Riders and Limitations

## Hospital Indemnity Limited Benefit Rider

This rider is designed to pay a daily benefit amount for a Hospital Confinement, up to a maximum of 90 days, if you are confined to a Hospital.

### Summary of Hospital Indemnity Limited Benefit Rider Benefits:

Benefits are not payable for Injury or Sickness incurred in the first 12 months of coverage due to a pre-existing condition as defined in the base policy. Patient must be confined to a Hospital for a minimum of 18 hours and charged room and board.

Hospital Indemnity Limited Benefit Rider	
Daily Benefit Amount	Monthly Premium
\$100.00	\$6.00
\$150.00	\$9.00

## Spousal Accident Only Disability Benefit Rider

This rider is designed to provide a monthly benefit if your spouse suffers a Disability due to a non-occupational accident.

### Summary of Accident Only Spousal Benefit Rider Benefits:

Pays a monthly benefit amount to you for your spouse who is disabled as a result of a non-occupational accident. Benefits begin on the 31st consecutive day after the Injury and will continue for up to two years.

Spousal Accident Only Disability Benefit Rider		
Monthly Benefit Amount	Annual Salary	Monthly Premium
\$500.00	up to \$10,000.00	\$4.00
\$1,000.00	\$10,001.00 - \$20,000.00	\$8.00
\$1,500.00	\$20,001.00 - \$30,000.00	\$12.00
\$2,000.00	\$30,001.00 and over.	\$16.00

## Benefit Rider Limitations and Exclusions

### Hospital Indemnity Limited Benefit Rider

The Hospital Confinement Benefit will not be payable for an Injury or Sickness incurred in the first 12 months of coverage if the Injury or Sickness is caused by or resulting from a Pre-Existing Condition as defined in the Policy. In addition to the Exclusions listed in the Policy, no benefits will be payable under this Rider for any Hospital Confinement that is caused by or resulting from Mental Illness or Drug or Alcohol Abuse. Benefits are reduced by 50% at age 70. Successive Hospital stays will be considered as one confinement if they are separated by less than 90 days of confinement to a 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 as an extended care facility for the care of convalescent, rehabilitative, or ambulatory patients.

### Spousal Accident Only Disability Benefit Rider

This Rider does not provide benefits for your Spouse for any Disability, fatal or non-fatal, which results from any of the following: (a) Intentionally self-inflicted Injury while sane or insane; (b) An act of war, declared or undeclared; (c) Injury sustained or contracted while in the service of the armed forces of any country; (d) Committing a felony; (e) Penal incarceration. American Fidelity will not pay benefits during any period for which your Spouse is incarcerated in a penal or correctional institution or for any Injury that occurs while your Spouse is incarcerated in a penal or correctional institution; (f) Injury arising out of and in the course of any occupation for wage or profit or for which your Spouse is entitled to Workers' Compensation. The term "entitled to Workers' Compensation" shall also include Workers' Compensation claim settlements which occur via compromise and release. Further, no benefits will be paid under this Policy for any period during which your Spouse is entitled to Workers' Compensation benefits; (g) Participation in any sport for wage or profit; (h) Participation in any contest of speed in a power driven vehicle for wage or profit.

Spouse means the person you are lawfully married to who is less than age 70. No benefits are payable for your Spouse under this Rider for a Disability from an Injury that occurred outside of the United States or its territories. No benefit will be provided for any period in which your Spouse is not under the regular and appropriate care of a Physician. No benefits will be paid for any Injury to your Spouse which is caused by or resulting from spousal abuse.

Your coverage with respect to the riders listed above will end on the earliest of these dates: the end of the last period for which premium has been paid; the date you notify us in writing to terminate coverage; the date the rider is discontinued; the date the policy is discontinued; or the date your employment terminates. Your coverage can be terminated or premiums may be increased on any premium due date with 31 days advance notice.

Availability of riders may vary by state, employer and short-term coverage with a benefit period of less than 12 months. Additional riders are subject to our general underwriting guidelines and coverage is not guaranteed. Riders have limitations, exclusions, and waiting periods. Refer to your policy for complete details. These Riders will terminate on the same date as the Policy or Certificate to which it is attached.



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