

GROUP SHORT-TERM DISABILITY INSURANCE

PRODUCT GUIDE

Short-Term Disability coverage from Atlantic American Employee Benefits is a product that can help by providing benefits that can be used towards day-to-day expenses that occur during a period of disability, such as mortgage, food, utilities and daycare.

Our Group Short-Term Disability product allows employers to develop a customized benefit offering that may aid employees and their families facing a disabling illness or injury.

Having a solid back-up plan in place is key to financial peace of mind.

**A 35-year-old has a 50% chance
of becoming disabled for a 90-day
period or longer before age 65.**

<https://bit.ly/2zYO11q>

50%

Product Highlights

Our coverage is customizable, with flexible elimination and benefit periods, as well as on/off job and off-job only plans, giving employers the ability to tailor a benefit offering that can help acquire and retain quality employees.

- Provides monthly benefit amounts in \$100 increments from \$300 up to \$6,000 or 67% of income, whichever is less
- Flexible plan designs
- Monthly benefits, paid directly to the insured
- Generous Guaranteed Issue levels
- No reduction of benefits due to any other coverage
- Waiver of premium*
- Pre-existing credit for replacement of prior group coverage**
- Issue age rates

*Waiver of premium applied once the covered employee satisfies the elimination period and begins receiving disability benefit.

**Credit towards pre-existing condition limitation for the time covered under a prior Group Disability Income policy available.

Benefits may vary by state.



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Customize Your Plan

- Employer-paid or voluntary
- Choose which benefits to include
- Decide who's eligible
- Self bill or list bill
- Benefit periods of 3, 6 or 12 months are available
- Available Accident/Sickness Elimination Periods (days): 0/7, 7/7, 0/14, 14/14, 30/30, 60/60

Riders

Partial Disability Rider

Pays 50% of the benefit amount for up to 6 months or through the benefit period, whichever option is selected, which may serve to encourage or incentivize employees to return to work sooner.....Optional

Limited Pre-Existing Condition Benefit Rider

Pays 25% of the benefit amount, for one month only, if a loss is the result of a Pre-Existing Condition.....Optional

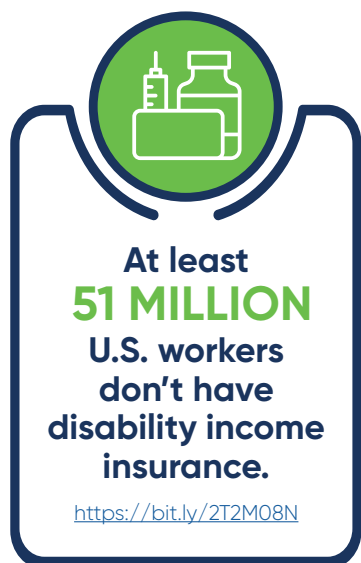
Family and Medical Leave Act (FMLA) Rider

Pays a monthly benefit up to 50% of the employee's disability benefit for a maximum of 12 weeks to covered employees on approved FMLA Leave of Absence to care for a qualified family member with a serious health condition.....Optional

Job-Related Accident Only Disability Rider

Enhances coverage by paying a benefit, regardless of any other coverage, including Workers' Compensation, for covered accidents that occur on the job.....Optional

Benefits may vary by state.



Group Disability Income policy form series ICC16 B 21605 GMP, Job-Related Accident Rider ICC16 B 21605 R1, Partial Disability Rider ICC16 B 21605 R2, Limited Pre-existing Condition Benefit Rider ICC16 R 21605 R3, Family Medical Leave Act Benefit Rider ICC16 B 21605 R4 underwritten by Bankers Fidelity Life Insurance Company®. **This is not Workers' Compensation insurance nor a replacement for Workers' Compensation insurance.** Limitations and exclusions apply; the terms and conditions in the actual policy and certificate provisions control. Rates are subject to change. Refer to the specific policy and certificate for details. Application to determine eligibility may be required. The Policy, any optional Riders and the benefits therein are subject to availability and may vary by state. This is only a summary of products and services offered; actual offerings may vary by group size and other underwriting or legal considerations. This is a solicitation of insurance and an independent agent may call on you.



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