

Aflac

Short-Term Disability Insurance

Keeps on working when your employees can't

When your employees miss work due to an illness, injury or mental health condition, it can have a negative effect on your company's productivity. But have you considered what it does to your employees' finances? Nearly 1 in 5 (19%) couldn't even afford \$500 in health care costs.¹

Aflac Short-Term Disability Insurance helps to protect your employees' most valuable asset – their income – when they need it most. It provides benefits if they are unable to work due to a covered illness, injury or mental health condition, allowing them to focus on their recovery and get back to work as healthy and productive employees.

Best of all, this coverage comes at little to no direct cost to your business. Show your employees how much you care about their financial wellness with Aflac Short-Term Disability Insurance.

Aflac Short-Term Disability Insurance offers your employees:

- Income protection when they are unable to work due to a covered illness, injury or mental health condition.
- Cash benefits – paid directly to your employees to use as they see fit.²
- Portability – employees can take the plan with them wherever they go.



Focus on growing your business, while Aflac helps protect your employees' finances

Aflac Short-Term Disability Insurance helps protect your employees' incomes in the event of a covered illness, injury or mental health condition. It provides coverage options that allow employees to choose the plans that are right for them, based on their individual financial needs and incomes.

This information refers to benefit ranges for policy series A57600 and is for illustrative purposes only. The table below is not a comprehensive list of all benefits available through the policy. Please refer to the product brochure or benefit summary for a more detailed list of benefits. Policies/riders may not be available in all states, and coverage, benefits, and/or premiums may vary by state. Please refer to your state's policies/riders for benefits, limitations and exclusions.

Aflac Short-Term Disability benefits ³													
Benefit	Description												
GUARANTEED-ISSUE OPTIONS⁴	<ul style="list-style-type: none"> Monthly benefit amounts up to \$5,000 (subject to income requirements) Benefit periods: 3 or 6 months 												
TOTAL DISABILITY BENEFIT PERIODS	3, 6, 12, 18 or 24 months. Disability due to mental illness is payable up to the benefit period and is limited to the maximum lifetime disability period for mental illness.												
ELIMINATION PERIODS	Injury/Illness <table border="0" style="width: 100%;"> <tr> <td>• 0/7 days</td> <td>• 0/14 days</td> <td>• 7/7 days</td> <td>• 7/14 days</td> </tr> <tr> <td>• 14/14 days</td> <td>• 0/30 days</td> <td>• 30/30 days</td> <td>• 60/60 days</td> </tr> <tr> <td>• 90/90 days</td> <td>• 180/180 days</td> <td></td> <td></td> </tr> </table>	• 0/7 days	• 0/14 days	• 7/7 days	• 7/14 days	• 14/14 days	• 0/30 days	• 30/30 days	• 60/60 days	• 90/90 days	• 180/180 days		
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MINIMUM INCOME AND HOURS REQUIREMENT	<ul style="list-style-type: none"> Minimum annual income requirement: \$9,000 Minimum weekly hours requirement: 19 hours 												
MONTHLY BENEFIT AMOUNTS	\$500-\$6,000 (subject to income requirements)												
PARTIAL DISABILITY BENEFIT PERIOD	3 months												
WAIVER OF PREMIUM BENEFIT	<ul style="list-style-type: none"> Aflac will waive, from month to month, the premium for the policy and any applicable rider(s) for as long as the insured is disabled, up to the applicable benefit period shown in the policy schedule. Not available with a three-month total disability period. 												
PORTABLE	Policyholders can take coverage with them if they change jobs.												
TOTAL AND PARTIAL DISABILITY BENEFITS	Pays for either a total or partial disability. Even if the insured is able to work, partial disability benefits may be available to compensate for lost income.												
GUARANTEED RENEWABLE	Guaranteed renewable to age 75												

Available riders

• On-the-job injury	• Additional units of disability benefit	• Aflac Plus	• Aflac value rider
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¹ 2025-2026 Aflac Workforces Report. Employee financial + the value of supplemental insurance. [Accessed 3/20/2026](#).

² Cash benefits are paid directly to the insured, unless otherwise assigned.

³ Benefit subject to benefit period and elimination period.

⁴ Subject to certain conditions.

This is a brief product overview only. Coverage may not be available in all states. Benefits/premium rates may vary based on plan selected. Optional riders may be available at an additional cost. Plans and riders may also contain a waiting period. Refer to the exact plans and riders for benefit details, definitions, limitations and exclusions. In Arkansas, Policies A57600AR & A57600LBAR. In Delaware, Policies A57600DE & A57600LB. In Idaho, Policy A57600IDR. In New York, Policy NY57600. In Oklahoma, Policies A57600OK & A57600LBOK. In Oregon, Policies A57600OR & A57600LBOR. In Pennsylvania, Policies A57600PA & A57600LBPA. In Texas, Policies A57600TX & A57600LBTX. In Virginia, Policies A57600VA & A57600LBVA. Not available in Puerto Rico and Rhode Island. Mental health benefits are not currently available in all states including but not limited to ID, NY or NM.

Coverage is underwritten by American Family Life Assurance Company of Columbus. In New York, coverage is underwritten by American Family Life Assurance Company of New York.

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