

## SHORT TERM DISABILITY

[Short Term Disability Overview Video](#)

**Financial protection that works.**

**Hold on to what you work so hard for every day.**

### More about Short Term Disability:

- You choose the plan that's right for you based on your financial needs and income
- Enhanced coverage includes benefits for mental health
- We offer the option of guaranteed-issue, short-term disability coverage.
- We pay you a cash benefit for each day you are disabled
- Select the coverage you want –
  - 3 months
  - 6 months
  - 12 months
- Choose your elimination period (INJURY/SICKNESS)
  - 0 Days / 7 Days
  - 0 Days / 14 Days
  - 0 Days / 30 Days



## LUMP SUM CRITICAL ILLNESS

WITH CANCER RIDER

[Lump Sum Critical Illness Overview Video](#)

**A lump sum benefit is paid directly to you upon diagnosis of having had a critical illness event.**

### Events covered:

- Coma
- End-Stage Renal Failure
- Heart Attack
- Major Human Organ Transplant
- Paralysis
- Stroke
- Internal Cancer Rider

### MAJOR CRITICAL ILLNESS EVENT BENEFIT

Primary Insured: \$20,000

Spouse/Dependent Children: 50% of Primary Insured

### SUBSEQUENT CRITICAL ILLNESS EVENT BENEFIT

Primary Insured: \$5000

Spouse/Dependent Children: \$2500

No lifetime maximum

### CORONARY ARTERY BYPASS SURGERY BENEFIT

Primary Insured: \$3000

Spouse/Dependent Children: \$1500

Payable once per covered person, per lifetime

### SUDDEN CARDIAC ARREST BENEFIT

\*Primary Insured: \$10,000

\*Spouse/Dependent Children: \$5000

Payable once per covered person, per lifetime

**To speak with our representative to enroll or for any additional questions:**

**Contact: Marlana Skinner**

**Email: [Marlana\\_Skinner@us.aflac.com](mailto:Marlana_Skinner@us.aflac.com)**

**Schedule a One-on-One appointment:**

**[https://calendly.com/marlana\\_skinner/montgomery-county-open-enrollment?month=2023-08](https://calendly.com/marlana_skinner/montgomery-county-open-enrollment?month=2023-08)**

