



Short-Term Disability



Be Protected If Disability Strikes.

Amalgamated Life is committed to meeting the needs of working men and women like you. Through our Short-Term Individual Disability policy, offered as a voluntary benefit, you will gain peace of mind in knowing specific expenses will be covered should you become disabled.

Did You Know...

- In the U.S., a disabling injury occurs every 1 second; a fatal injury occurs every 4 minutes? (National Safety Council Injury Facts, 2010)
- Almost 3 in 10 workers entering the workforce today will become disabled before retirement? (Social Security Administration Fact Sheet, 2007)
- 7 out of 10 individuals between the ages of 35 and 65 will become disabled for 3 months or longer? (Commissioner's Disability Table)
- More people lose their homes due to disability than fire or death?
- 62% of all personal bankruptcies filed in the U.S. in 2007 were due to an inability to pay for medical expenses? (Harvard University)
- More than 65% of initial Social Security disability benefits are denied? (SSI Annual Statistical Report, 2007)

Don't you want the comfort in knowing that your income will be protected and there will be funds to cover vital expenses?

Amalgamated Life Insurance

Amalgamated Life has consistently earned the "A" (Excellent) rating from A.M. Best Company since 1975, attesting to our proven policies and procedures, adherence to the industry highest standards, strong fiscal condition and excellent claims-paying ability.

- ▶ The information in this product sheet is in an abbreviated form only. The actual coverage and amounts are subject to all the terms, limitations and exclusions in the individual policy. If the information in this product sheet differs from the individual disability policy, the terms of the policy will govern.
- ▶ For specific information regarding features and benefits on Amalgamated Life's Short-Term Disability policy, call 866-975-4089. Consider attending the next Open Enrollment Session at your organization.
- ▶ For New York residents—This policy provides disability income insurance only. It does NOT provide basic hospital, basic major medical or major medical insurance as defined by the New York State Department of Financial Services. The expected benefit ratio for this policy is 50.1%. This ratio is the portion of future premiums that the company expects to return as benefits, when averaged over all people with this policy.

Amalgamated's Robust Short-Term Disability Policy Offers Outstanding Features,* Including:

- Coverage effective on the policy date
- Portability so that if you change jobs or leave your employer, the coverage goes with you
- Guaranteed coverage renewable to age 72**
- Disability payment amounts based on your income
- Flexible benefit periods

Basic Policy Provisions*

- Partial disability †
- Survivor benefit
- Mental illness benefit
- Alcohol/drug benefit
- Terminal illness accelerated benefit
- Waiver of premium
- Pregnancy

Amalgamated Life's Short-Term Disability Policy's Valuable Optional Riders*

- Continuing disability benefit
- Physical therapy
- Catastrophic loss

†Partial Disability Benefit

A Partial Disability Benefit will be paid if you become Partially Disabled due to a covered Accident or Sickness. To be considered as Partially Disabled, You must first be Totally Disabled through the entire Elimination Period and have received at least one full Monthly Disability Benefit. The Partial Disability Benefit will begin on the first day following cessation of Total Disability, subject to the following conditions:

1. The Partial Disability must be the result of the same Accident or Sickness which caused Total Disability; and
2. Partial Disability Benefits will be payable for a maximum of six consecutive months. The combined period of time for which benefits are payable for Total Disability and Partial Disability may not exceed the Maximum Disability Benefit Period as shown on the Policy Specification Page.

The Partial Disability Benefit will be equal to 50% of the Monthly Disability Benefit. However, the sum of the Partial Disability Benefit and the salary earned while receiving Partial Disability Benefits may not exceed 100% of Your pre-disability Basic Monthly Earnings. If the total does exceed 100%, then the Partial Disability Benefit will be reduced so that the total will equal 100% of the pre-disability Basic Monthly Earnings.

Short Term Disability

ELIMINATION PERIODS:	7 Injury / 7 Days Sickness
BENEFIT PERIOD:	6 months
BENEFIT AMOUNTS:	Employees can choose from \$300 to \$5,000 per month. Not to exceed 60% of monthly earnings.

Plan Highlights

Pre-existing Condition Limitation - 12/12 waiting period.

Waiver of Premium - after 90 days of disability, while receiving Short-Term Disability benefits.

Attained Age rate structure, based on employee's age at policy anniversary.

Claim Amounts - pays in addition to all other sources of income.

Pregnancy Claims - covered the same as any other sickness.

24 Hour Coverage - on and off the job.

Equal Coverage on and off the job - no reduction of benefits.

Accelerated Terminal Illness Benefit - pays remaining benefit up to 12 months in a lump sum.

Survivor Benefit - after 12 months, continues payment to beneficiary for up to 3 months.

Partial Disability Benefit - pays up to 50% of the monthly benefit for up to 6 months.

Alcohol/Drug Addiction Benefit - pays a limited benefit for up to 15 days.

Mental/Nervous Disorder Benefit - pays the benefit for up to 3 months.

ELIGIBILITY MEANS: Employees are eligible to enroll for disability benefits if they are in active employment in the United States with the Employer, in an eligible class, working at least 16 hours per week and between the ages of 18-69.

BASIC MONTHLY EARNINGS MEANS: 1/12th employee's gross annual income from the Employer in effect just prior to the employee's date of disability. This includes the employee's total income before taxes and deductions made for pre-tax contributions to a qualified deferred compensation plan, Section 125 plan, or flexible spending account.

ELIMINATION PERIOD MEANS: A period of consecutive days, you must be continuously totally disabled before monthly disability benefits become payable to you. No monthly disability benefits are payable during the elimination period. The duration of the elimination period is shown in the policy specification page. The elimination period begins on the first day of total disability occurring after the effective date of this policy.

LIMITATIONS & EXCLUSIONS

PRE-EXISTING CONDITIONS: No benefits are payable for an injury or sickness for which, during a twelve-month period immediately preceding the effective date of this policy, you have received a diagnosis or advice from a physician and received treatment, incurred medical expenses or taken prescription drugs for any such injury or sickness.

The information in this product sheet is in an abbreviated form only. Your actual coverage and the amounts are subject to all the terms, limitations, and exclusions in your individual policy. If the information in this product sheet differs from your individual disability policy, the terms of your policy will govern.

For more information, contact your Agent:

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