

# Disability Features and Benefits

- **Coverage Type**—24 Hour or Non-Occupational
- **Risk Class**—based on industry SIC Codes (A, AA or AAA)
- **Guaranteed Issue**
  - Class AAA, AA – 60% of monthly salary up to \$3,000 monthly benefit
  - Class A – 60% of monthly salary up to \$2,500 monthly benefit
  - 20% participation requirement for groups over 250 lives
  - 25% participation requirement for groups under 250 lives
  - Benefit amounts over the guaranteed issue limits subject to simplified issue underwriting
- **Maximum Benefit**—60% of monthly salary up to \$5,000
- **Elimination Periods**—0/7; 7/7; 14/14; 30/30; 60/60; 90/90; 180/180 days
- **Benefit Periods**—3 months, 6 months, 12 months, 24 months, or 60 months
- **Age Banded**—18 to 49; 50 to 59; 60+
- **Portable**—no change in cost or coverage
- **Pre-Existing Condition Clause**—12/12
- **Guaranteed Renewable**—Up to age 72 (up to age 65 in MA)

Policy form: AMINDDI-10\*

\*Features & form numbers may vary by state.

\*\*Additional premium will apply to base policy. Not all riders available in all states.

For New York residents—This policy provides disability income insurance only. It does NOT provide basic hospital, basic 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.

## Additional Disability Features:

- **Definition of Disability**—Own occupation for the first 2 years
- **Waiver of Premium**—will begin after 90 days of continuous Total Disability
- **Pregnancy Benefit**—total disability resulting from pregnancy, complications of pregnancy or childbirth is covered the same as any other Sickness
- **Partial Benefit**—If the insured becomes disabled and can work part-time (but not full-time), insured may be eligible for partial disability benefits
- **Mental or Nervous Disorder Benefit**—Up to 3 months of benefits paid (not limited in GA and VT)
- **Alcohol or Drug Coverage**—Up to 15 days in any 12 month period (not limited in GA and VT)

## Available Riders:\*\*

- **Continuing Disability Benefit Rider**—Intended to supplement a State Mandated or Employer provided disability benefit from \$100- \$3,000 per month.
- **Physical Therapy Benefit Rider**—Pays \$50 for each of up to ten physical therapy sessions attended by a claimant receiving disability benefits under the base policy.
- **Catastrophic Loss Rider**—Pays a Catastrophic Loss Monthly Benefit if the Insured: (1) has a Catastrophic Loss (due to an injury or sickness, the Insured is continuously not able to perform two or more Activities of Daily Living), (2) satisfies the Catastrophic Loss Elimination Period (90 days or 180 days), and (3) is under the regular care and attendance of a physician. The Catastrophic Loss Lifetime Maximum Periods are: 12, 24, or 36 months.
- **Strike Waiver of Premium**—Waive premiums for up to 6 months during a lawful primary strike.

Founded in 1943, Amalgamated Life Insurance Company has since grown into a leading provider of comprehensive insurance solutions operating in all 50 states and the District of Columbia. The Company provides competitive group products including Term Life, Medical Stop Loss, Disability and Specialty Drug Cost Management, as well as voluntary products such as Accident, Accidental Death & Dismemberment, Critical Illness, Dental, Disability, Hearing, ID Theft, Legal, Portable Term Life and Whole Life, among others.

Since 1975, Amalgamated Life Insurance Company has consistently earned the "A" (Excellent) Rating from A.M. Best Company attesting to its strong fiscal position and claims paying abilities. The Company is a member of the Amalgamated Family of Companies; which includes: a third party administrator, Amalgamated Employee Benefits Administrators; Amalgamated Medical Care Management, a medical care management firm; Amalgamated Agency, a property and casualty broker; and AliGraphics, a printing firm.

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 Disability Policy, the terms of your policy govern.

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