

# Short Term Disability

- **Coverage Type**—24 Hour or Non-Occupational
- **Guaranteed Issue**—with minimum participation based on group size and risk classification
- **Elimination Periods**—7/7; 14/14; 30/30; 60/60; 90/90; 180/180 days
- **Benefit Periods**—3 months, 6 months, 12 months, or 24 months
- **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)

## Additional Disability Features and Benefits:

- **Definition of Disability**—Own occupation for the first 2 years
- **Waiver of Premium**—Waiver is paid the later of 90 days or the satisfaction of the elimination period
- **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)

## Riders Available:\*\*

- **Riders Available\*\***—Continuing Disability Benefit Rider, Physical Therapy Benefit Rider, Catastrophic Loss Rider, Strike Waiver of Premium

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.

Approved in all 50 states and the District of Columbia

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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