

Short-term disability insurance from Aflac



Your paycheck helps you maintain your current way of life. Help protect it.

What would happen if an illness or injury left you temporarily unable to work for a short period of time?

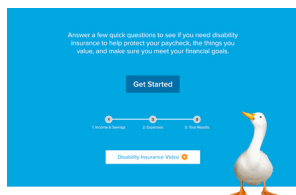


Many working Americans likely would not be able to pay all their bills if they miss their next paycheck. Help protect your income with Aflac.

It's easy to take the ability to earn a paycheck for granted. If you were unable to work and get paid, would you have enough in savings to easily pay for your rent or mortgage and expenses like groceries, gas for your car, and cell phone bills? Short-term disability insurance from Aflac offers protection for your most precious financial resource – your income. This plan can help with replacing lost wages so that you can focus on getting better and returning to work, instead of worrying about your expenses. Protecting your income with Aflac is a great way to help provide financial security for you and your loved ones.

Support when you need it most

If you have a claim, you'll have access to our certified care managers. They are licensed, master's-level social workers whose mission is making your life easier when you're sick or hurt. They can provide the help you need when you need it most. They're personal advocates who can work with you, your family and medical care providers to develop plans that help you get back on your feet – and they are available from day one.



Use our [Disability Needs Calculator](#) to find out if you need coverage to help protect your paycheck if you're unable to work for a period of time.

Continental American Insurance Company (CAIC).
In California, coverage is offered by Continental American Life Insurance Company.



This is a brief product overview only. The plan has limitations and exclusions that affect benefits payable. Refer to the plan for complete details.

Coverage is underwritten by Continental American Insurance Company (CAIC), a proud member of the Aflac family of insurers. CAIC is a wholly owned subsidiary of Aflac Incorporated and underwrites group coverage. CAIC is not licensed to solicit business in New York, Guam, Puerto Rico or the Virgin Islands. In California, coverage is offered by Continental American Life Insurance Company. The terms and conditions for the Group Short-Term Disability Income Insurance are set forth in policy form number ICC20 CDL1100 or applicable state variation. In New York, coverage is underwritten by American Family Life Assurance Company of New York. The terms and conditions for the Group Short-Term Disability Income Insurance are in policy form number AFD1100NY. The plans are subject to the laws of the state where they are issued. This material is a summary of the product features only. Please read the plan carefully for details. Certain coverages may not be available in all states and plan provisions may vary by state.

Continental American Insurance Company | Columbia, SC | 1-800-206-8826

American Family Life Assurance Company of New York | 22 Corporate Woods Boulevard Albany, New York 12211

AGC2200214AR3

EXP 5/26