

Disability Income Insurance

American Fidelity Assurance Company

How do you pay for your mortgage, bills, food and other monthly expenses? If your paycheck stopped today, could you maintain your current lifestyle?

American Fidelity Assurance Company's Long-Term Disability Income Insurance is designed to help protect you if you become disabled and cannot work due to a covered Accidental Injury or Sickness.

How the Plan Works

If you become disabled due to a covered accident or sickness, Long-Term Disability Income Insurance will pay the disability benefit once you have satisfied the elimination period. Your benefit amount is dependent on your salary and the amount you select at the time of application. Disability benefits will be payable up to the benefit period stated in your policy.

Optional Riders

Enhance your base plan with the following riders:

- **Critical Illness Rider**
- **Accident Only Spousal Rider**
- **Hospital Indemnity Benefit Rider**
- **COBRA Premium Rider**
- **Survivor Benefit Rider**

Learn more at americanfidelity.com/info/disability

Coverage Feature	What It Means To You
Accidental Injury and Sickness Coverage	You are covered in the case of a covered accident that occurs away from work or a covered sickness that causes you to be disabled.
Benefit Paid Directly to You, Regardless of Other Coverage	Use the money however best fits your financial needs, regardless of other insurance.
Waiver of Premium	Premiums are not required while you are disabled based on the length of your disability.
Age at Entry	Your premiums will be based on the date your policy becomes effective.
Accidental Death Benefit	Receive a benefit if you die as the direct result of an Accidental Injury and death occurs within 90 days after the date of the Accidental Injury.
Competitive Premiums	Your monthly premiums could be paid with only one hour of a week's paycheck.
Payroll Deducted	Enjoy the convenience of having your premiums deducted straight from your paycheck.

Limitations, exclusions, and waiting periods apply. Refer to your policy for complete details.

Note: Richmond County School System will pay up to \$11.40 of your Disability Income Insurance premium for the 2025 plan year.

See your American Fidelity account manager for more information.

Plan Number	Elimination Period Injury/Sickness	% of Salary Covered	Benefit Period Injury/Sickness	Maximum Monthly Benefit	Rate per \$100 of Covered Monthly Salary
1	14 Days/14 Days	66 2/3%	To SSNRA* (See Schedule)	To \$12,000	\$2.20
2	30 Days/30 Days	66 2/3%	To SSNRA* (See Schedule)	To \$12,000	\$1.00
3	60 Days/60 Days	66 2/3%	To SSNRA* (See Schedule)	To \$12,000	\$0.89
4	90 Days/90 Days	66 2/3%	To SSNRA* (See Schedule)	To \$12,000	\$0.67
5	180 Days/180 Days	66 2/3%	To SSNRA* (See Schedule)	To \$12,000	\$0.38

* SSNRA Social Security Normal Retirement Age.