

Disability Insurance

Provides a monthly benefit if you are disabled from a sickness or off-the-job injury



Think About This



Just over 1 in 4 of today's 20-year-olds will become disabled before they retire[†]



More than 40% of Americans cannot afford to pay an unexpected \$500 medical bill^{††}



Injuries such as fractures, sprains and strains are the most common short-term disability claims[†]

If you get sick or have an accident, you may not be able to work for some time — and your monthly bills won't wait for you to recover. Disability Insurance can help you replace your lost income and protect your financial health.

Here's How It Works

- Choose the maximum monthly benefit level that meets your needs
- If you're disabled and can't work, you receive a monthly cash benefit
- You receive a monthly cash benefit via check or direct deposit that you can use however you wish

Protecting Your Finances

You've worked hard for your savings — don't let a disability wipe them out.

- Protect your checking and savings
- Don't dip into your 401(k)



Protecting insureds for over 60 years

Meeting Your Needs

- Benefits start the first day after your elimination (waiting) period, when totally disabled and you cannot work
- Premiums are affordable and can be conveniently payroll deducted

[†]Chances of Disability, Council for Disability Awareness, disabilitycanhappen.org/overview, 2020.

^{††}Kaiser Family Foundation, "Data Note: Public Worries About And Experience With Surprise Medical Bills,"

<https://www.kff.org/1f1c497/>

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Claim Example



Choose

A wife signs up for Disability Insurance during her employer's Open Enrollment.

Use

A few months later, she falls off a ladder while painting her house. Here's her story:



Ambulance

She visits the emergency room and is examined by a doctor



Diagnosis

She is diagnosed with a torn disc and surgery is scheduled to relieve her pain



Claim

She files her Short Term Disability claim online prior to undergoing surgery



Surgery

Surgery is performed and she is released from the hospital to recover at home



Recovery

She has follow-up visits with her doctor during a six week recovery period

Claim

She files a claim on her Disability coverage and receives a monthly benefit to help cover her living expenses. She is able to keep track of her coverage by accessing the convenient web portal, **MyBenefits**.

She receives cash benefits for:

- Monthly Disability Benefit

MyBenefits Claim Filing Portal

standard.com/ahl/mybenefits

Offers 24/7 access to important information about your benefits. eSign, submit and check your claims (including claim history), request cash benefits to be direct deposited, make changes to personal information, and more.

Here are some of the ways the wife can use her cash benefits



Finances

Can help protect savings, retirement plans and 401(k)s from being depleted



Travel

Can help pay for expenses while receiving treatment in another city



Home

Can help pay the mortgage, continue rental payments, or home repairs for after care



Expenses

Can help pay for her family's living expenses, such as bills, electricity, and gas

The example above details a fictional situation; your individual experience may vary.
For a listing of benefits, see page 3.

Benefits

Base Policy Benefits

Total Disability - the monthly benefit starts after the elimination period has been met. Benefits will not continue beyond the maximum benefit period. You must be actively employed on the date the disability occurs for this monthly benefit to be payable

Partial Disability - 50% of the monthly benefit is paid after at least one month of the Total Disability Benefit is payable. Payments continue while partially disabled for up to 3 months, but not beyond the maximum benefit period

Pregnancy - for total disability due to pregnancy if the policy has been in force for at least 10 months

Monthly Benefit When You Attain Age 70 - the monthly benefit will continue if you are disabled when you reach age 70 for the remainder of your benefit period or 12 months, whichever is less

Waiver of Premium - premiums are waived after monthly disability benefits are payable for 90 days in a row. Waived as long as monthly benefits are payable, but not beyond the maximum benefit period

Base Policy Benefit Conditions

Concurrent Disability - one monthly benefit is paid, even if you are disabled due to more than one cause. Being disabled from more than one cause does not extend the payment of benefits under the maximum benefit period

Recurrent Disability - a benefit is paid if disabled from the same or related cause within 6 months without a new waiting period or maximum benefit period

Details of Coverage for Policy and On-the-Job Accident Total Disability Rider

Option 1

Maximum Monthly Benefit- \$5000

Maximum Benefit Period - Choose from: 3-, 6-, 12-, or 24-month benefit periods

Elimination Period for Injury/Sickness in Days - Choose from: 0 injury/7 sickness; 0 injury/14 sickness; 7 injury/7 sickness; 14 injury/14 sickness; 30 injury/30 sickness; 90 injury/90 sickness; 180 injury/180 sickness

Premium -

Premium Mode - Monthly

Definitions

Total Disability-when, because of sickness or an off-the-job injury, you can't perform with reasonable continuity the material and substantial acts necessary to pursue your usual occupation (as defined) in the usual and customary way

Usual Occupation - the occupation you are performing when a period of disability begins

Elimination (Waiting) Period - a period of continuous total disability which must be satisfied before you are eligible to receive benefits

Policy Specifications

Eligibility - Coverage under the policy includes you only.

Termination - Coverage under the policy terminates at the end of the grace period, your 70th birthday, or your death.

Exclusions and Limitations

Pre-Existing Condition Limitation - We do not pay benefits for disabilities during the first 6 months of your effective date from a pre-existing condition. You have a pre-existing condition if your disability began during the 6 months after the effective date and you received medical treatment or care, took or were prescribed medications, or followed treatment recommendations in the 6 months prior to the effective date.

Policy Exclusions and Limitations - We do not pay benefits for disabilities resulting from: an on-the-job injury; pregnancy, if disability first begins within 10 months of the policy date; any act of war or participation in a riot, insurrection or rebellion; intentionally self-inflicted injuries; engaging in an illegal occupation or a felony; attempted suicide; intoxicants and controlled substances (we are not liable for loss sustained or contracted in consequence of any covered person being intoxicated or under the influence of any controlled substance unless administered upon the advice of a physician); participation in aeronautics unless as a fare-paying passenger on a licensed common-carrier aircraft; voluntary inhalation of gas or fumes. Disability benefits will not be provided during any period of incarceration. The maximum benefit period while you are outside of the United States will be limited to 30 days.

This brochure is for use in enrollments situated in CA. This advertisement is a solicitation of insurance; contact may be made by an Agent, Agency, or Representative of The Standard.

This material is valid as long as information remains current, but in no event later than January 13, 2029.

Short Term Disability benefits are provided under policy form DI5W, or state variations thereof.

This information highlights some features of the policy but is not the insurance contract. Only the actual policy provisions control. For additional information, you may contact your Representative at The Standard. Underwritten by American Heritage Life Insurance Company (Home Office, Jacksonville, FL).



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