

AIG Group Short-Term Disability Insurance



We all expect to miss the occasional day or two of work because of illness or injury. But sometimes health issues can lead to extended leaves of absence and even lost income. That's why short-term disability insurance is more than just a good idea — it's a necessity.

Available on both employer-funded and employee-paid platforms, *AIG Group Short-Term Disability* insurance offers the protection of a solid disability income policy, providing a steady source of income until the insured is recovered. And a series of compelling return-to-work incentives encourages employees to return to their duties as soon as their conditions permit.

Best of all, *AIG Group Short-Term Disability* insurance is brought to you by your single source for exceptional products designed specifically for today's workforce: **AIG Employee Benefit Solutions®**

Policy Highlights

- Offered on both employer-funded and employee-paid platforms
- Pays a weekly benefit directly to the insured
- Choice of elimination periods and benefit duration periods
- Minimum benefit of \$25
- Nonoccupational underwriting
- Some plans cover maternity as any other covered condition
- My Life ValuesSM provides online access to valuable work-life resources and retail discounts from Work & Family Benefits, Inc. — all at no additional cost¹

For more information on *AIG Group Short-Term Disability* insurance, contact your Agent, Broker or AIG Employee Benefit Solutions Representative, or visit www.aigebs.com.

¹Not an insurance product.

Employer-Funded Plans

Employer-Funded Plan Provisions

Benefit Percentage	<ul style="list-style-type: none"> • 40% • 60% (standard for all groups) • 70% (10+ insured only) 	<ul style="list-style-type: none"> • 50% • 66²/₃% • Flat amount
Minimum Weekly Benefit	\$25	
Maximum Weekly Benefit	<ul style="list-style-type: none"> • \$750 (standard for all groups) • Up to \$1,000 • Up to \$2,000 (10+ insured) 	
Maximum Benefit Period	<ul style="list-style-type: none"> • 13 weeks • 26 weeks (standard for all groups) • 52 weeks (10+ insured only) 	
Injury Elimination Period	<ul style="list-style-type: none"> • 0 days • 7 days (standard for all groups) • 14 days • 29 days 	
Sickness Elimination Period	<ul style="list-style-type: none"> • 7 days (standard for all groups) • 14 days • 29 days 	
Maternity Same as Sickness	<ul style="list-style-type: none"> • No (standard 2–9 insured) • Yes (standard 10+ insured) • Yes (optional 2–9 insured) 	
Pre-existing Condition Exclusion	<ul style="list-style-type: none"> • 3/12 (standard for all groups) • 3/6/12 (10+ insured option only) • 12/12 (standard for maternity 2–9 insured) 	
Rate Guarantee	<ul style="list-style-type: none"> • 12 months (standard for all groups) • 24 months (10+ insured only) 	
Other Standard Features	<ul style="list-style-type: none"> • Offsets: Social Security, state compulsory benefits, etc. • Partial disability provision 	
Carve-Out	<ul style="list-style-type: none"> • All employees (standard for all groups) • Management only 	
Zero Days Hospital	<ul style="list-style-type: none"> • No (standard for all groups) • Optional (10+ insured only) 	
Waiver of DI Premium	Included	

Employee-Paid Plans



Employee-Paid Plan Provisions

Benefit Percentage	<ul style="list-style-type: none"> • 40% • 50% • 60% (standard for all groups)
Minimum Weekly Benefit	\$25
Maximum Weekly Benefit	<ul style="list-style-type: none"> • \$500 (standard for all groups) • \$100 increments up to \$1,000 (preferred industries only)
Maximum Benefit Period	<ul style="list-style-type: none"> • 13 weeks • 26 weeks (standard for all groups) • 52 weeks (offered as a renewal feature only)
Injury Elimination Period	<ul style="list-style-type: none"> • 0 days • 7 days (standard for all groups) • 14 days • 29 days
Sickness Elimination Period	<ul style="list-style-type: none"> • 7 days (standard for all groups) • 14 days • 29 days
Maternity Same as Sickness	<ul style="list-style-type: none"> • No (standard 2–9 insured) • Yes (10+ insured) • Yes (optional 2–9 insured)
Pre-existing Condition Exclusion	<ul style="list-style-type: none"> • 3/12 (standard for all groups) • 12/12 (standard for maternity 2–9 insured)
Rate Guarantee	<ul style="list-style-type: none"> • 12 months (standard for all groups) • 24 months (200+ insured only)
Other Standard Features	<ul style="list-style-type: none"> • Offsets: Social Security, state compulsory benefits, etc. • Partial disability provision
Carve-Out	<ul style="list-style-type: none"> • All employees (standard for all groups) • Management only
Waiver of DI Premium	Included

Pre-existing Conditions and Exclusions (state variations may apply)

Pre-existing condition means an injury or sickness that occurred within three months just before the effective date of coverage, or the effective date of any individually elected increase under the group policy, or the effective date of an increase due to a policy amendment for which the insured:

- Incurred charges
- Received medical treatment, consultation, care or services, including diagnostic measures
- Took prescribed drugs or medicines

If a disability is due to, caused by or contributed to by a pre-existing condition, and it begins in the first 12 months after the effective date of coverage, or the effective date of any individually elected increase under the group policy, or the effective date of an increase due to a policy amendment, no benefits will be paid.

Exclusions and Assumptions

- Evidence of insurability is required for all late entrants. AIG absorbs medical underwriting for timely entrants only.
- The group policy does not cover any disability caused by, contributed to by or resulting from:
 - Loss of professional license, occupational license or certification
 - Intentionally self-inflicted injuries, while sane or insane
 - Active participation in a riot
 - Attempting to commit a crime, or commission of a crime for which the insured has been convicted under federal or state law
 - Insurrection, war, declared or undeclared, or any act of war
- The company will not pay a benefit for any period of disability during which the insured is incarcerated as a result of a conviction
- Occupational sicknesses or injuries are excluded; however, disability due to occupational sickness or injury for partners, professional corporation (PC) partners, owners-employees or sole proprietors and/or S-Corporation shareholders that cannot be covered by workers compensation law, occupational disease law or similar law will be covered

Weekly benefit is based on a percentage of employee earnings. The Certificate of Insurance will provide details on benefit percentages, rates, effective date of coverage and other important coverage information. No STD benefits will be paid if a disability is due to an intentionally self-inflicted injury; a war or an act of war; committing a crime or an attempt to do so; or a job-related sickness or injury. The weekly benefit will be reduced by the amount of any income the insured received or is entitled to receive that week from sources including Federal Social Security Act or the Railroad Retirement Act, the non-job-related disability sickness laws of any state, or a mandatory state auto reparation or indemnity act (no-fault insurance, where allowed by law). Please see the Certificate of Insurance for additional reduction sources. This plan can be used to supplement state plans in California, New Jersey, New York and Rhode Island.



AIG Employee Benefit Solutions insurance products underwritten by:

AIG Life Insurance Company Wilmington, Delaware

American International Life Assurance Company of New York New York, New York

Member companies of American International Group, Inc.

www.aigebs.com

This is a summary only of products and services offered. Actual offerings may vary by group size and are subject to state insurance law, and the benefits/provisions as described may vary due to such law. All products are subject to the terms, conditions, limitations and exclusions of the policy. Please see policy and certificate for details.

Policy form series numbers: G-DIS-31000 and G-DIS-41000

The underwriting risks, financial obligations and support functions associated with the products issued by the above-listed companies are the responsibility of each individual issuing company. Each of the above-listed companies is responsible for its own financial condition and contractual obligations.

AIG Life Insurance Company does not solicit business in the state of New York.