



PROTECT YOUR PAYCHECK!

Protect your most important asset-
Your ability to earn an income

**AFGE members are eligible for a
new voluntary benefit plan**

Short Term Disability Income Insurance

This plan can provide a tax-free monthly benefit should you be off work due to any covered illness or off the job accident. The coverage provides members a monthly check for both expected and unexpected losses of income. (Expected loss of income like an elective surgery or maternity, or the unexpected like a car accident or serious illness.)

Guaranteed Issue During this enrollment period, new Members are eligible to receive, core coverage (50% of your monthly income up to \$5,000) without answering health questions - and you cannot be turned down. Members who were eligible during our previous enrollment but did not apply may still apply for coverage with a simple three question application.

Payments Direct to You

This policy will pay a monthly **tax free** benefit to you. It pays in addition to your Federal sick and annual leave, but will not pay in addition to Workers Compensation.

Significant Coverage Amounts

Members can insure up to 60% of your monthly income. (\$5,000 per month maximum)

Affordable

Coverage is available to you at affordable rates that are determined by your needs.

Yours to Keep

You can keep your coverage and pay the same rates if you retire or take another job.

Payroll Deducted

Premiums are paid automatically from your paycheck so you have one less bill to think about.

Flexible

Individual members can customize a plan that best fits your needs and your budget.

- Select Benefit Amounts from \$400 to \$5,000 per month
- Select the Max benefit period from 6 months to 60 months
- Members can choose a 7, 14, or 30 day waiting period for a covered illness
- No Elimination Period for Accidents

WHEN: Disability Open Season is from September 12th - September 16th 2011.

HOW: Enroll by meeting with a Benefit Specialist during the upcoming Disability Open Season or call 800.733.7236 ext. 102 to find out more and enroll over the phone.

WHERE: Disability Enrollment specialist will be located in the lobby near the canteen in the main VA and at the HAC.