Disability Insurance

Employee Benefits Overview
Disability Insurance

- Plans provide base benefits for participants who become disabled and are unable to work.
- Employee is responsible for the full cost of premiums.
- Two providers available:
  - UNUM
  - American Fidelity
• Premiums are based on salary and age.

• You can choose a plan that pays 25% or 60% of your monthly earnings, up to a maximum of $10,000.

• UNUM pays a monthly disability benefit up to age 65 or 5 years, whichever is greater, but not beyond age 70 for a covered accident or illness.
American Fidelity

• Benefits are paid directly to you, not your doctor or your employer.

• Benefits are payable year-round.

• Benefits are automatically deposited into your bank account via direct deposit.

• AmFed offers several plans to choose from. Premiums are based on your salary.
Contact Information

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