

# Frequently asked questions



## Disability insurance doesn't have to be complicated

### What is disability insurance?

Disability policies pay you part of your paycheck if you are hurt or sick and can't work for a short or long period of time.

### What's the difference between short & long-term disability insurance?

It's all in the name! Both policies pay you part of your paycheck if you can't work. Short-term policies can pay you for covered disabilities that last for a shorter amount of time, usually several weeks or months. Long-term disability usually begins after your short-term benefits end and can last until you reach retirement age, depending on your policy.

### What can disability be used for?

Anything! The money from your disability policy can be used to help pay the mortgage, rent, utilities, childcare, medical bills, credit card balances, car loans, or to buy groceries. It's up to you.

### How do I know if I need disability insurance?

If your paycheck went away, how long would you be able to pay for the things that you care about? How much do you have in savings? Would it be hard to pay your bills? These are all great questions to think about as you make your choices.

### Why should I choose disability insurance through my employer?

You'll get affordable group rates when you buy through your employer. You can buy disability insurance without answering any questions about your health when you're a new hire. And it's very easy to pay for – the cost is taken directly from your paycheck.

### What if I leave my job, can I take this coverage with me?

Policies may include options for portability, which means that you can take your disability insurance with you if you leave your job. Please check your policy for more details.

Continental American Insurance Company (CAIC).  
In California, coverage is offered by Continental  
American Life Insurance Company.



This is a brief product overview only. The policy has limitations and exclusions that affect benefits payable. Refer to the policy for complete details. Coverage is underwritten by Continental American Insurance Company (CAIC), a proud member of the Aflac family of insurers. CAIC is a wholly-owned subsidiary of Aflac Incorporated and underwrites group coverage. CAIC is not licensed to solicit business in New York, Guam, Puerto Rico, or the Virgin Islands. In New York, coverage is underwritten by American Family Life Assurance Company of New York. The terms and conditions for the Group Short Term Disability Income Insurance and Group Long Term Disability Insurance are set forth in policy form number ICC20 CDL1100 or applicable state variation. In New York, policy form number AFD11100NY. The plans are subject to the laws of the state where they are issued. This material is a summary of the product features only. Please read the plan carefully for details. Certain coverages may not be available in all states and plan provisions may vary by state.

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