



The Worksite Short-Term Disability Solution That Works for Everyone Providing Optimum Protection for Working Americans

Amalgamated Life is dedicated to meeting the needs of working men and women. Through our Short-Term Disability program, income protection is available to members when they are unable to work due to accident or illness.

Amalgamated's proven policies, procedures and adherence to the highest standards have earned us the "A" (Excellent) rating from A.M. Best Company since 1975. We are financially strong, maintain an excellent claims-paying ability and provide superior customer service.

Robust Product Features

- Portability
- Guaranteed renewable to age 72**
- Coverage effective on the policy date
- Flexible elimination periods
- Flexible benefit periods
- Benefit amounts based on income

Basic Policy Includes*

- Partial disability
- Survivor benefit
- Mental illness benefit
- Alcohol/drug benefit
- Terminal illness accelerated benefit
- Waiver of premium
- Pregnancy

Optional Riders Include*

- Continuing disability benefit
- Physical therapy
- Catastrophic loss

Underwriting

- Industry rate classes—AAA, AA, A
- Age bands—18–49, 50–59, 60–72
- Minimum hours—16 actively at work hours
- Guaranteed issue—
 - Class AAA, AA—up to \$3,000 monthly benefit
 - Class A—up to \$2,500 monthly benefit
 - Cases with less than 250 eligible lives require at least 25% participation per plan
 - Cases with more than 250 eligible lives require at least 20% participation per plan
- Monthly amounts over the guaranteed issue limits subject to simplified issue underwriting

- ▶ **The information in this product sheet is in an abbreviated form only.** The actual coverage and amounts are subject to all the terms, limitations and exclusions in the individual policy. If the information in this product sheet differs from the individual policy, the terms of the policy will govern.
- ▶ **Competitive compensation package for brokers.** For more information, please contact your Amalgamated Life sales representative.
- ▶ **For New York residents**—This policy provides disability income insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Insurance Department of Financial Services. The expected benefit ratio for this policy is 50.1%. This ratio is the portion of future premiums that the company expects to return as benefits, when averaged over all people with this policy.



Policy form: AMINDDI-10*

*Features & form numbers may vary by state.

**To age 65 in MA

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