

Your Disability Insurance Coverage Options

The Benefits of Disability Insurance

- Replaces a portion of employee's covered compensation in the event of a sickness or injury
- Can be used to pay bills and help preserve long-term savings
- Offered through Aflac, a leading disability insurance provider*

Select Your Options

Mix and match! You choose whether to offer short-term or long-term disability insurance coverage, or both; either employer- or employee-paid for each coverage; and what percentage of an employee's covered compensation will be replaced by each coverage.

1



What Disability Insurance to Offer

Short-Term

Long-Term

How short-term and long-term disability connect

- 26 weeks of short-term coverage connects to 180 days long-term elimination period
- 13 weeks of short-term coverage connects to 90 days long-term elimination period

2



Who Will Pay

Employer-Paid

Must be offered to all eligible lay employees (and, if elected, all eligible clergy)

Employee-Paid

Eligible employees enroll on a voluntary basis

3



How Much Income Replacement

40% to 66.67%

Varies by plan

Next Steps

Contact your IBAMS representative or Client Services for details at (855) 215-5990, Monday to Friday, 8:30 AM to 8:00 PM ET.

**Coverage is underwritten by Zurich American Life Insurance Company of New York and Zurich American Life Insurance of North America (policy number CNYEX01112). Aflac herein means Aflac and/or Aflac of New York and/or Continental American Insurance Company and/or Continental American Life Insurance Company. Products may not be available in all states. The information provided here is a summary of the group disability income insurance coverage and is for illustrative purposes only. A certificate with more complete policy information is available upon request. Please refer to the certificate or the group policy for a complete description of coverage, terms, conditions, exclusions, and limitations. If any conflict exists between the certificate and/or policy and the information described here, the terms of the certificate and policy will govern. Other self-funded disability benefits may be provided by The Church Pension Fund.*

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