



# Amalgamated Life

Group • Stop Loss • Voluntary



## *Worksite Short-Term Disability Be Protected If Disability Strikes.*

Amalgamated Life is committed to meeting the needs of working men and women like you. Through our Short-Term Individual Disability policy, offered as a voluntary benefit, you will gain peace of mind in knowing specific expenses will be covered should you become disabled.

### *Did You Know...*

- In the U.S., a disabling injury occurs every 1 second; a fatal injury occurs every 4 minutes? (National Safety Council Injury Facts, 2010)
- Almost 3 in 10 workers entering the workforce today will become disabled before retirement? (Social Security Administration Fact Sheet, 2007)
- 7 out of 10 individuals between the ages of 35 and 65 will become disabled for 3 months or longer? (Commissioner's Disability Table)
- More people lose their homes due to disability than fire or death?
- 62% of all personal bankruptcies filed in the U.S. in 2007 were due to an inability to pay for medical expenses? (Harvard University)
- More than 65% of initial Social Security disability benefits are denied? (SSI Annual Statistical Report, 2007)

Don't you want the comfort in knowing that your income will be protected and there will be funds to cover vital expenses.



### ***Amalgamated's Robust Short-Term Disability Policy Offers Outstanding Features,\* Including***

- Coverage effective on the policy date
- Portability so that if you change jobs or leave your employer, the coverage goes with you
- Guaranteed coverage renewable to age 72\*\*
- Disability payment amounts based on your income
- Flexible benefit periods

### ***Basic Policy Provisions\****

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

### ***Amalgamated Life's Short-Term Disability Policy's Valuable Optional Riders\****

- Continuing disability benefit
- Physical therapy
- Catastrophic loss

### ***Amalgamated Life Insurance***

Amalgamated Life has consistently earned the "A" (Excellent) rating from A.M. Best Company since 1975, attesting to our proven policies and procedures, adherence to the industry highest standards, strong fiscal condition and excellent claims-paying ability.

Amalgamated Life Insurance Company offers a suite of voluntary benefits, which respond to the needs of working men and women and their families.

► 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 disability policy, the terms of the policy will govern.

► For specific information regarding features and benefits on [Amalgamated Life's Short-Term Disability policy](#), call 866-975-4089. Consider attending the next Open Enrollment Session at your organization.

► For [New York residents](#)—This policy provides disability income insurance only. It does NOT provide basic hospital, basic major medical or major medical insurance as defined by the New York State 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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