



## The Short-Term 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 for more than 38 consecutive years. 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
- 60 month benefit period (first 24 months own occupation)
- 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 up to six months require at least 25% participation per plan
- Monthly amounts over the guaranteed issue limits subject to simplified issue underwriting.

### Sample Annual Rates

A 30 year old person receiving \$1,000/month with a 30 day elimination period and a six month benefit period.

AAA (or equivalent)	AA (or equivalent)	A (or equivalent)
\$176.64	\$226.52	\$298.90

*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. The expected benefit ratio for the policy is 50.1 percent. This ratio is the portion of future premiums which the company expects to return as benefits, when averaged over all people with this policy.*

Policy form: AMINDDI-10 (varies by state)

\* Features & riders vary by state

\*\* To age 65 in MA

► **Competitive compensation package for brokers.**  
**For specific information regarding features and benefits,**  
**please contact your Amalgamated Life sales representative.**



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