

# Aflac Disability Advantage NON-OCCUPATIONAL

Accident: 14 day elimination/waiting period

Sickness: 14 day elimination/waiting period

Up to 3 month benefit period (per disability)



**NEW POLICY UPDATE: Disability due to child birth is now 12 weeks paid with no elimination/waiting period**  
**Pre-Existing condition clause still applies: 50% of benefit is paid if already pregnant before the effective date**

- Disability Insurance is designed to pay you a portion of your paycheck if you cannot work due to a non-occupational injury or sickness.
- This coverage will give you the money you may need to replace your paycheck for things like, but not limited to: pregnancy, surgeries, illness, or injuries outside of work.
- The amount of coverage you are eligible for and the cost per paycheck depends on your annual income. Please log into the web site below to view your personalized quote, or see the income chart on the next page.
- This plan will cover pre-existing conditions at half of your benefit amount in the first plan year.
- You must be actively at work, and not already disabled or on FMLA when the plan goes into effect.
- The money you receive from AFLAC is tax-free and is paid in addition to vacation or sick leave.

Unless you are a new hire, you will need to answer medical questions when applying for coverage. Coverage is not guaranteed.

**Open Enrollment: Nov. 1 to Nov. 30, 2024 (You must apply for coverage during this time)**

**Coverage effective date: Jan 1, 2025**

**To sign up online go to: [www.WeCareWorks.com/aflac](http://www.WeCareWorks.com/aflac)**

Case ID: C124

User Name: 9 digit SSN (no spaces or dashes)

Password: MCCSNAF (all caps)

**PLEASE CALL YOUR AFLAC AGENT WITH ANY QUESTIONS:**

**Courtney Coe-Correia: (800) 983-0979 Direct**

**[Courtney\\_Correia@us.aflac.com](mailto:Courtney_Correia@us.aflac.com)**

## MCCS NAF EMPLOYEES: AFLAC DISABILITY RATES ARE BI-WEEKLY

**Benefit Summary:** Non-Occupational Disability Income  
**Elimination Period:** Accident Elimination Period: 14 Days  
 Sickness Elimination Period: 14 Days  
**Benefit Duration:** Maximum Benefit Period: 3 Months

Cost shown is per pay-check  
 Find what you make yearly and  
 you can choose any amount at or  
 below your salary

Rates Include: Pre-existing Condition Benefit

Rates include: Mental Illness Limited Benefit and Alcoholism and Drug Addiction Limited Benefit.

Annual Salary Range	Monthly Benefit	AGE 18-49	AGE 50-64	AGE 65-74	Annual Salary Range	Monthly Benefit	Age 18-49	Age 50-64	Age 65-74
\$9,000 to \$9,999	\$ 400	\$ 4.22	\$ 4.57	\$ 5.53	\$76,000 to \$77,999	\$ 3,800	\$ 40.16	\$ 43.50	\$ 52.44
\$10,000 to \$11,999	\$ 500	\$ 5.28	\$ 5.73	\$ 6.90	\$78,000 to \$79,999	\$ 3,900	\$ 41.22	\$ 44.64	\$ 53.82
\$12,000 to \$13,999	\$ 600	\$ 6.34	\$ 6.87	\$ 8.28	\$80,000 to \$81,999	\$ 4,000	\$ 42.28	\$ 45.78	\$ 55.20
\$14,000 to \$15,999	\$ 700	\$ 7.40	\$ 8.01	\$ 9.66	\$82,000 to \$83,999	\$ 4,100	\$ 43.34	\$ 46.94	\$ 56.58
\$16,000 to \$17,999	\$ 800	\$ 8.46	\$ 9.15	\$ 11.04	\$84,000 to \$85,999	\$ 4,200	\$ 44.40	\$ 48.08	\$ 57.95
\$18,000 to \$19,999	\$ 900	\$ 9.52	\$ 10.31	\$ 12.41	\$86,000 to \$87,999	\$ 4,300	\$ 45.44	\$ 49.21	\$ 59.35
\$20,000 to \$21,999	\$ 1,000	\$ 10.56	\$ 11.44	\$ 13.81	\$88,000 to \$89,999	\$ 4,400	\$ 46.50	\$ 50.37	\$ 60.72
\$22,000 to \$23,999	\$ 1,100	\$ 11.62	\$ 12.58	\$ 15.18	\$90,000 to \$91,999	\$ 4,500	\$ 47.56	\$ 51.51	\$ 62.10
\$24,000 to \$25,999	\$ 1,200	\$ 12.68	\$ 13.74	\$ 16.56	\$92,000 to \$93,999	\$ 4,600	\$ 48.62	\$ 52.65	\$ 63.48
\$26,000 to \$27,999	\$ 1,300	\$ 13.74	\$ 14.88	\$ 17.94	\$94,000 to \$95,999	\$ 4,700	\$ 49.68	\$ 53.79	\$ 64.86
\$28,000 to \$29,999	\$ 1,400	\$ 14.80	\$ 16.02	\$ 19.32	\$96,000 to \$97,999	\$ 4,800	\$ 50.74	\$ 54.95	\$ 66.23
\$30,000 to \$31,999	\$ 1,500	\$ 15.86	\$ 17.18	\$ 20.70	\$98,000 to \$99,999	\$ 4,900	\$ 51.78	\$ 56.08	\$ 67.63
\$32,000 to \$33,999	\$ 1,600	\$ 16.92	\$ 18.32	\$ 22.07	\$100,000 to \$101,999	\$ 5,000	\$ 52.84	\$ 57.22	\$ 69.00
\$34,000 to \$35,999	\$ 1,700	\$ 17.96	\$ 19.45	\$ 23.47	\$102,000 to \$103,999	\$ 5,100	\$ 53.90	\$ 58.38	\$ 70.38
\$36,000 to \$37,999	\$ 1,800	\$ 19.02	\$ 20.61	\$ 24.84	\$104,000 to \$105,999	\$ 5,200	\$ 54.96	\$ 59.52	\$ 71.76
\$38,000 to \$39,999	\$ 1,900	\$ 20.08	\$ 21.75	\$ 26.22	\$106,000 to \$107,999	\$ 5,300	\$ 56.02	\$ 60.66	\$ 73.14
\$40,000 to \$41,999	\$ 2,000	\$ 21.14	\$ 22.89	\$ 27.60	\$108,000 to \$109,999	\$ 5,400	\$ 57.08	\$ 61.82	\$ 74.52
\$42,000 to \$43,999	\$ 2,100	\$ 22.20	\$ 24.03	\$ 28.98	\$110,000 to \$111,999	\$ 5,500	\$ 58.14	\$ 62.96	\$ 75.89
\$44,000 to \$45,999	\$ 2,200	\$ 23.26	\$ 25.19	\$ 30.35	\$112,000 to \$113,999	\$ 5,600	\$ 59.18	\$ 64.09	\$ 77.29
\$46,000 to \$47,999	\$ 2,300	\$ 24.30	\$ 26.32	\$ 31.75	\$114,000 to \$115,999	\$ 5,700	\$ 60.24	\$ 65.25	\$ 78.66
\$48,000 to \$49,999	\$ 2,400	\$ 25.36	\$ 27.46	\$ 33.12	\$116,000 to \$117,999	\$ 5,800	\$ 61.30	\$ 66.39	\$ 80.04
\$50,000 to \$51,999	\$ 2,500	\$ 26.42	\$ 28.62	\$ 34.50	\$118,000 to \$119,999	\$ 5,900	\$ 62.36	\$ 67.53	\$ 81.42
\$52,000 to \$53,999	\$ 2,600	\$ 27.48	\$ 29.76	\$ 35.88	\$120,000 or more	\$ 6,000	\$ 63.42	\$ 68.67	\$ 82.80
\$54,000 to \$55,999	\$ 2,700	\$ 28.54	\$ 30.90	\$ 37.26					
\$56,000 to \$57,999	\$ 2,800	\$ 29.60	\$ 32.06	\$ 38.64					
\$58,000 to \$59,999	\$ 2,900	\$ 30.66	\$ 33.20	\$ 40.01					
\$60,000 to \$61,999	\$ 3,000	\$ 31.70	\$ 34.33	\$ 41.41					
\$62,000 to \$63,999	\$ 3,100	\$ 32.76	\$ 35.49	\$ 42.78					
\$64,000 to \$65,999	\$ 3,200	\$ 33.82	\$ 36.63	\$ 44.16					
\$66,000 to \$67,999	\$ 3,300	\$ 34.88	\$ 37.77	\$ 45.54					
\$68,000 to \$69,999	\$ 3,400	\$ 35.94	\$ 38.91	\$ 46.92					
\$70,000 to \$71,999	\$ 3,500	\$ 37.00	\$ 40.07	\$ 48.29					
\$72,000 to \$73,999	\$ 3,600	\$ 38.04	\$ 41.20	\$ 49.69					
\$74,000 to \$75,999	\$ 3,700	\$ 39.10	\$ 42.34	\$ 51.06					

\* Monthly Benefits shown represent a 60% Income Replacement

Please Note: Premiums shown are accurate as of publication. They are subject to change.



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