



Disability Income Insurance



Build a Safety Net for Your Income

How long would the balance in your checking account last if a serious illness or injury kept you from working for months at a time?

How quickly would your hard-earned savings disappear if your family had to tap into it for monthly expenses like the mortgage, car payments, groceries, and electricity?

AFT's Disability Income Insurance Plan may be a practical solution to help protect your income ... your profession ... your financial future.

For questions, please call 1-888-423-8700

Who Qualifies?

If you are an AFT member, in good standing, in accordance with its bylaws and constitutions, actively-at-work at least 20 hours a week, you are eligible to apply for a monthly benefit amount up to \$5,000 (in \$100 increments), provided the benefit you select does not exceed 60% of your gross monthly earnings.

Offers Choice of Benefit Plans and Waiting Periods

Depending on your needs and budget, you can select from the following plans:

AFT Members

Five-Year Plan: Pays monthly benefits for up to five years through age 64, with either a 60-day elimination Period or 90-day elimination period. For disabilities commencing at age 65 benefits will be paid up to 12 months.

Other Benefits Included

- Pre-existing conditions are covered after 12 months.
- Pregnancy is covered as any other disability.
- Benefits are not taxable if premiums are paid with after-tax dollars.

Save Money with Affordable Group Rates

AFT leveraged the professional status of more than 800,000 members to negotiate the affordable group rates for the AFT+ Disability Income Insurance Plan. This significant financial advantage helps AFT's Disability Income Plan stand out as a bargain in comparison to programs you may find on your own or through an employer.

Monthly Rates Per \$100 of Benefit		
Elimination Period:	Option 1	Option 2
	60 Days	90 Days
Maximum Benefit Duration:	5 Years	5 Years
AGE ¹		
Under 35	\$0.81	\$0.74
35 - 39	\$1.03	\$0.93
40 - 44	\$1.41	\$1.27
45 - 49	\$1.91	\$1.72
50 - 54	\$2.70	\$2.43
55 - 59	\$4.11	\$3.71
60 & over	\$5.57	\$5.02
¹ Age is the participant's age as of last birthday.		

How to Calculate Your PREMIUM:

(Cost from your age bracket) x (# of Units) = Monthly Premium

Example: Age 37, 60-day Elimination Period

Amount of coverage desired: \$2,000 per month

\$1.03 x 20 (units) = \$20.60 per month

How to Calculate Your PAYMENT OPTIONS:

Example: Quarterly payments: (monthly premium) x 3 = Quarterly payment

\$20.60 x 3 = \$61.80

Semi-annual payments: (monthly premium) x 6 = Semi-annual payment \$20.60 x 6 = \$123.60

Annual payments: (monthly premium) x 12 = Annual payment \$20.60 x 12 = \$247.20

Call 1-888-423-8700 for more information.