

Why Henrico County Employees Should Consider the New Aflac Short-Term Disability Plan

Even with existing income protection through Henrico County, this individual supplemental plan from Aflac offers additional financial support that can be especially helpful during unexpected life events—including pregnancy and mental health recovery. Plan highlights include:

✓ **Additional Coverage That Pays Directly to You**

- This is an **individual policy**, separate from Henrico’s employer-provided income protection benefits.
- It does **not coordinate** with other coverage—Aflac pays **in addition to** any other benefits.
- You receive **cash benefits directly**, which you can use for any purpose.
- Aflac’s supplemental plan pays in addition to any other benefits and is generally tax-free, helping you maintain your standard of living during a disability.

✓ **Pregnancy Benefit—No Elimination Period**

- After the policy has been active for **10 months**, you can receive up to **12 weeks of benefits** for childbirth-related disability.
- **No elimination period applies** to pregnancy-related claims—benefits begin immediately upon disability.
- This provides **critical financial support** during maternity leave or recovery.

✓ **Mental Health Coverage**

- The plan includes coverage for **mental health-related disabilities** for up to 3 months.
- Conditions like anxiety, depression, PTSD, and more are covered, helping you focus on recovery without financial stress.

✓ **Flexible and Accessible**

- **Guaranteed-issue options** available—no medical questions required (subject to conditions).
- Monthly benefit amounts range from **\$500 to \$6,000**, based on your income.
- Includes **partial disability benefits** if you can work but earn less due to your condition.

