

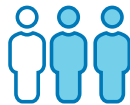
# Aflac

## Short-Term Disability Insurance

**Mental health can impact your ability to work – Aflac keeps on working, even when you can't**



Mental health conditions are more common than you might think – **one out of five** Americans struggled with a mental health condition in 2021.<sup>1</sup>



**One in three** employees say their mental health has affected their productivity in the past year, with experts estimating a 28% productivity loss across the board.<sup>2,3</sup>



Loss of productivity can lead to a decrease in working hours and therefore added financial stress, causing conditions like anxiety and depression to worsen.



And they can have lasting impacts, beyond your mental and physical health, also affecting your work productivity and therefore, your financial health.



Let's face it, most people aren't financially prepared to handle a loss in wages with **more than half** saying they would be unable to go a month without income.<sup>4</sup>



And 46% of all employees report they would not be able to pay more than **\$1,000 in out-of-pocket costs** for an unexpected illness or injury.<sup>5</sup>

### Are your finances protected?

Aflac Short-Term Disability Insurance coverage helps protect your most valuable asset – your income. It pays benefits (subject to a benefit period and an elimination period) directly to you when you are unable to work due to a covered physical or mental health condition, helping to fill the gap from lost wages so you can focus on your recovery and get back to work as a healthy and productive employee.



<sup>1</sup> National Alliance on Mental Illness. "Mental Health by the Numbers." Updated February 2022. Accessed 07.08.2022.

<sup>2</sup> Aflac. "Aflac WorkForces Report: Workplace Benefits Trends Executive Summary 2021–2022." Published October 2021. Accessed 07.08.2022.

<sup>3</sup> Mind Share Partners. "2021 Mental Health at Work Report." Published 2021.

<sup>4</sup> Aflac 2021 Workforces Report. 2021 Open Enrollment Fact Sheet. Accessed 07.08.2022.

<sup>5</sup> 2021-2022 Aflac Workforces Report. Accessed 7.08.2022.

In Oklahoma, Policies A576000K, A57600LBOK. This is a brief product overview only. Coverage may not be available in all states. Benefits/premium rates may vary based on plan selected. Optional riders are available at an additional cost. The policy has limitations and exclusions that may affect benefits payable. Refer to the policy for complete details, limitations, and exclusions. For costs and complete details of the coverage, please contact your local Aflac agent. Mental health benefits are not currently available in all states including but not limited to ID, NY, NM, NY, or VA.

Coverage is underwritten by American Family Life Assurance Company of Columbus.

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