

# LONG-TERM DISABILITY *Income Insurance*

Underwritten by: American Fidelity Assurance Company

**GALENA PARK**

**Enhanced (SSNRA/3Y) Disability Income Plan**



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Marketed by:

Fidelity Financial Administrators, Inc.  
2000 Fidelity Center, Suite 2000  
Baltimore, MD 21201  
(410) 528-4222  
www.ffga.com

# Disabilities Happen.

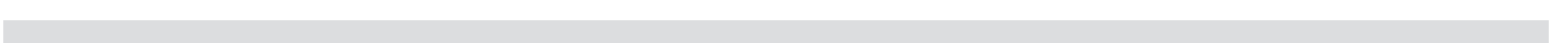
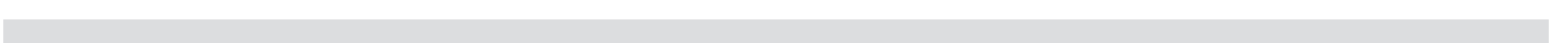
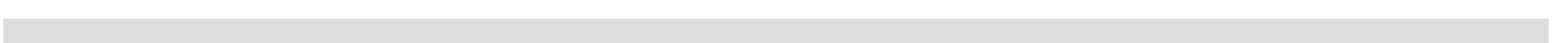
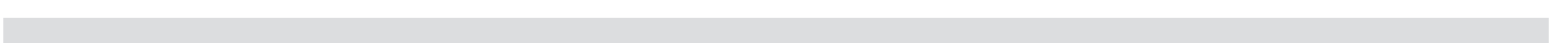
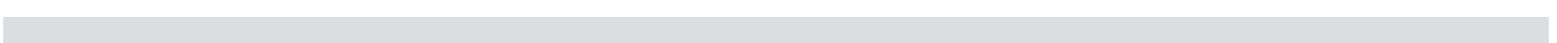
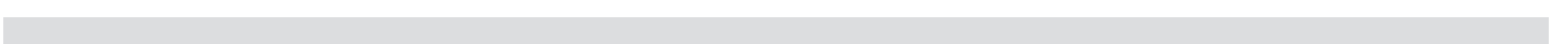
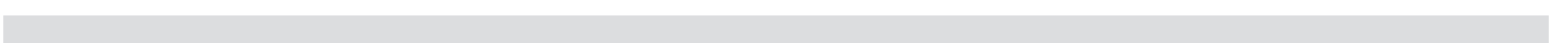
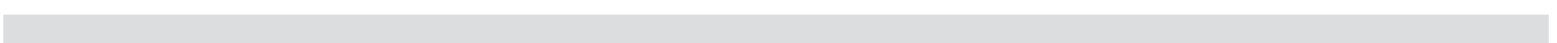
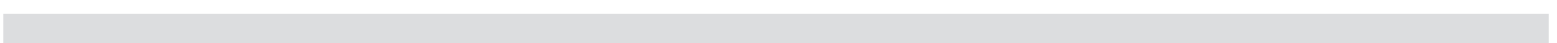
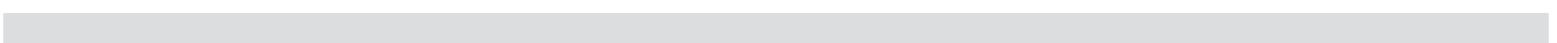
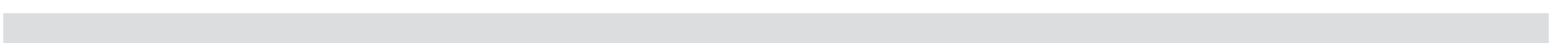
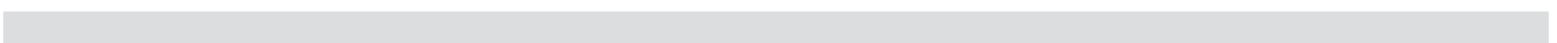
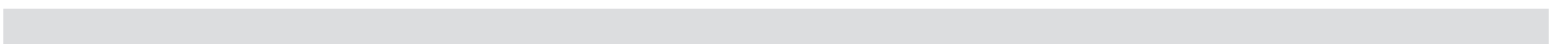
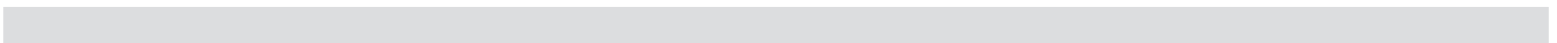
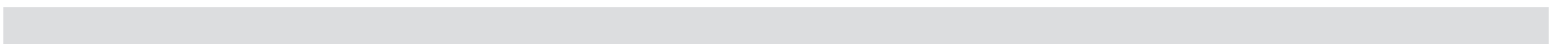
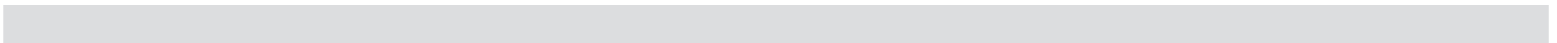
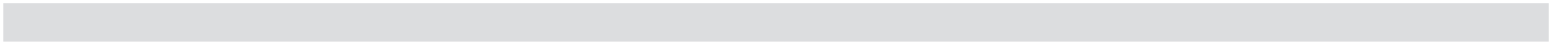
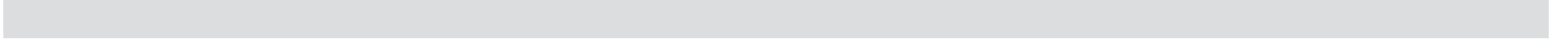
## ***Are You Prepared?***

What would you do if you experienced a disability today and your paycheck suddenly stopped? Nearly 70% of American employees live paycheck to paycheck<sup>1</sup>

# Find the plan that's best for you!



1. Locate your current salary and review the monthly benefit offered based on your income.
2. Review Elimination Period and Premium columns to choose the one that best fits your needs.
3. See your First Financial Representative to enroll in your plan!





EXCLUSIONS

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\*The term "entitled to Workers' Compensation" shall also include Workers' Compensation claim settlements that occur via compromise and release. Further,



## PRE-EXISTING CONDITION

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## OPTIONAL RIDERS

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## ELIMINATION PERIOD

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## BENEFITS BEGIN

... 8th day - ...  
 14 t ... 15th day - ...  
 30 t ... 31st day - ...  
 60 t ... 61st day - ...  
 90 t ... 91st day - ...  
 150 t ... 151st day - ...

## BENEFITS ARE PAYABLE

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### For Injury:

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Less than age 60	To Social Security Normal Retirement Age (SSNRA)*
60	60 months, or to SSNRA*, whichever is greater
61	48 months, or to SSNRA*, whichever is greater
62	42 months, or to SSNRA*, whichever is greater
63	36 months, or to SSNRA*, whichever is greater
64	30 months, or to SSNRA*, whichever is greater
65	24 months, or to SSNRA*, whichever is greater
66	21 months, or to SSNRA*, whichever is greater
67	18 months, or to SSNRA*, whichever is greater
68	15 months, or to SSNRA*, whichever is greater
Age 69 or older	12 months, or to SSNRA*, whichever is greater

\*Age at which you are entitled to unreduced Social Security benefits based on current Social Security Amendments.

### For Sickness:

**Disability Income Insurance Can Help!**  
**Ask Your First Financial Account Representative For More Details.**

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If you reside in a state other than your employer's state of domicile, where required by law, policy provisions and benefits may vary.





