POSTAL EMPLOYEES

Income protection.

Guaranteed issue. No medical exam required. No benefits are paid for a disability starting within the first 12 months of coverage from a pre-existing condition, as defined in the policy.

Post Office employees working 27 or more hours per week. For eligible applicants within the $6,000 monthly guaranteed-issue limit. Income limits, state availability and policy terms apply.

Group short-term disability income insurance for postal employees.

Insurance company: **American Heritage Life Insurance Company**

Accident + sickness	14 / 14 days	12 months
Coverage included in premium	Accident / sickness waiting periods	Base benefit period

Choose your monthly benefit

Premiums are biweekly.

Monthly benefit	Biweekly premium	Monthly benefit	Biweekly premium	Monthly benefit	Biweekly premium
$600	$15.38	$2,400	$61.48	$4,500	$115.28
$800	$20.50	$2,500	$64.04	$4,600	$117.84
$1,000	$25.62	$2,600	$66.60	$4,800	$122.96
$1,100	$28.18	$2,700	$69.16	$5,000	$128.08
$1,200	$30.74	$2,800	$71.74	$5,100	$130.64
$1,300	$33.30	$2,900	$74.30	$5,200	$133.20
$1,400	$35.86	$3,000	$76.86	$5,300	$135.76
$1,500	$38.44	$3,100	$79.42	$5,400	$138.34
$1,600	$41.00	$3,300	$84.54	$5,500	$140.90
$1,800	$46.12	$3,500	$89.66	$5,600	$143.46
$1,900	$48.68	$3,800	$97.34	$5,700	$146.02
$2,000	$51.24	$4,000	$102.46	$5,800	$148.58
$2,100	$53.80	$4,100	$105.04	$5,900	$151.14
$2,200	$56.36	$4,200	$107.60	$6,000	$153.70
$2,300	$58.92	$4,400	$112.72		

Eligibility and your final payment are confirmed before enrollment.

Coverage: Up to 60% of your gross monthly income.

For first-time enrollment, choose a listed monthly benefit from $600 to $6,000, subject to income limits, eligibility, state availability and policy terms.

Benefits, exclusions and limitations are described in the insurance contract. This rate sheet is not the policy or a guarantee of coverage.