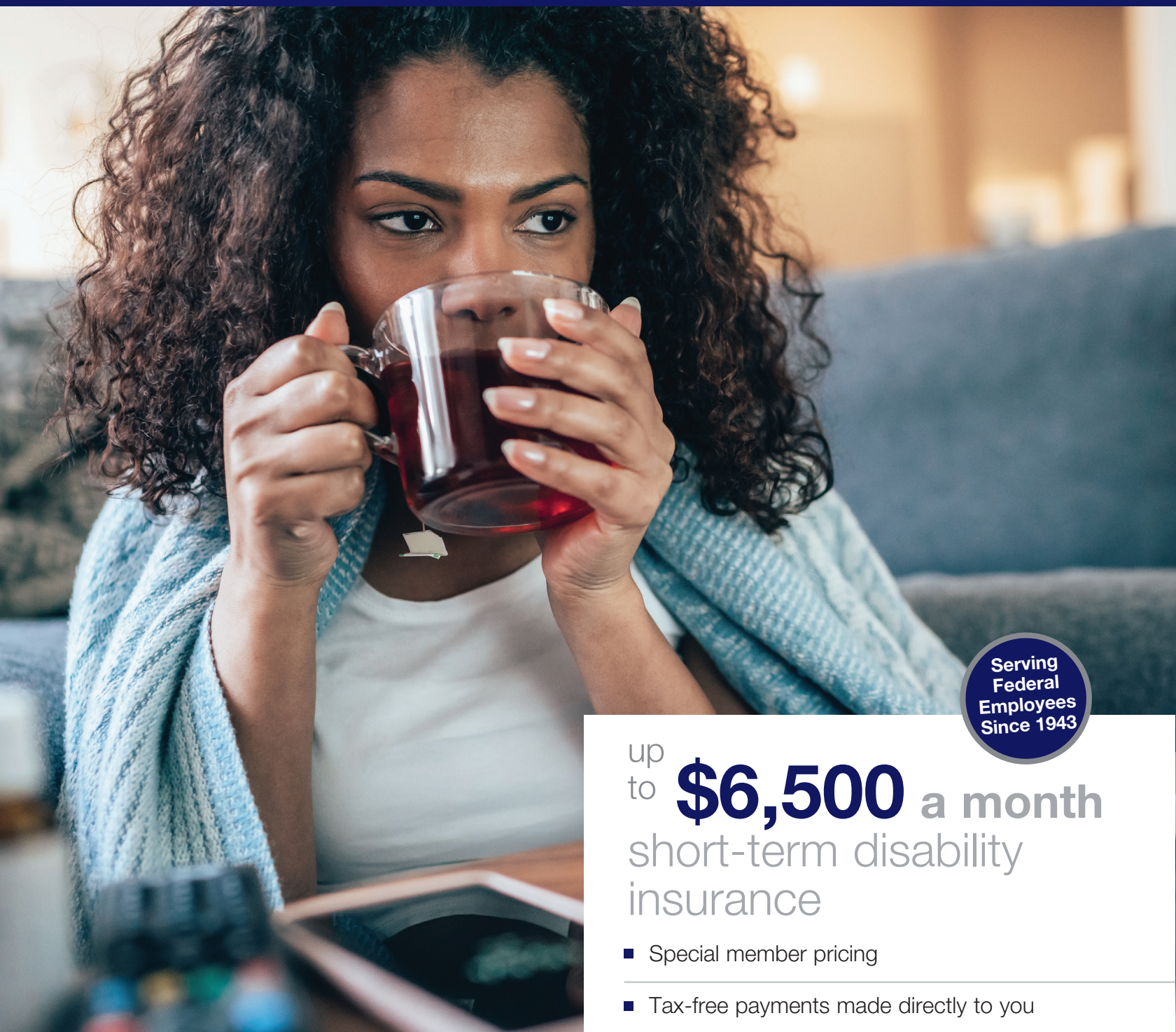


WAEPA GROUP SHORT-TERM DISABILITY INSURANCE



Serving
Federal
Employees
Since 1943

up
to **\$6,500** a month
short-term disability
insurance

- Special member pricing
- Tax-free payments made directly to you
- Your choice of monthly benefits and elimination periods
- Quick and easy online application

**Exclusive offer for Civilian
Federal Employees**



WAEPA Group Short-Term Disability Insurance
Underwritten by New York Life Insurance Company

Collect a steady income, even if you can't work due to injury or illness.

WAEPA Group Short-Term Disability Insurance provides valuable protection your federal benefits don't include. It helps ensure you'll continue to collect a steady income, even if an injury or illness keeps you out of work for up to 6 months.

If you'd have trouble getting by without your paycheck, consider this valuable protection today. The fixed monthly payment it provides can help with living expenses and other financial obligations, such as credit card bills and monthly loan payments.

Without this added protection, you may be forced to rely on your savings, paid sick or annual leave or the leave bank. Don't take that chance.

Benefits

Apply for a fixed monthly income if a covered disability keeps you from working. Apply for benefits from \$100 to \$6,500 in \$100 increments.¹

Your choice of elimination periods

You decide when coverage begins. That could be after either 14 or 30 days.

Exclusive benefit for feds, by feds

This valuable protection is reserved for Civilian Federal Employees between the ages of 18 and 69 who are actively working at least 30 hours a week.

Benefits paid directly to you — tax-free

Benefits are paid directly to you, to use as you see fit. And, as long as you pay monthly premiums, benefits are tax-free.²

New York Life Insurance Company — the company behind the coverage

WAEPA selected New York Life to develop this exclusive protection for its members — and with good reason. For 175 years, American families have trusted New York Life to protect the financial future of those they love. It's a company you can rely on. New York Life has earned the highest ratings currently awarded to any life insurer for financial strength from all four major rating agencies:

A++	(Superior)	A.M. Best
AAA	(Exceptionally Strong)	Fitch
Aaa	(Exceptional)	Moody's
AA+	(Very Strong)	Standard & Poor's

Ratings as of 9/12/2019

Sponsored by WAEPA — your guarantee of quality

WAEPA has been serving federal employees and their families for over 75 years. As a nonprofit our goal is to provide access to products and services that promote the health, welfare and financial well-being of our more than 46,000 members.

¹ Benefits cannot exceed 60% of your Average Monthly Income when combined with all other income benefits you receive from any other source. See Other Income Benefits provision for more details.

² Please consult a qualified tax advisor to review your specific circumstances.

Find the rate for your age here.

Here's a sample of our current competitive rates for WAEPA members. For a full rate chart, visit waepa.org/STDI or call **(800) 368-3484** for a personal rate quote.

Monthly benefit with 30-day elimination period

Age	\$1,000		\$2,500		\$4,000		\$6,500	
	Male	Female	Male	Female	Male	Female	Male	Female
Under 30	\$3.10	\$7.50	\$7.75	\$18.75	\$12.40	\$30.00	\$20.15	\$48.75
30-34	3.80	9.70	9.50	24.25	15.20	38.80	24.70	63.05
35-39	4.60	12.70	11.50	31.75	18.40	50.80	29.90	82.55
40-44	5.90	15.10	14.75	37.75	23.60	60.40	38.35	98.15
45-49	7.80	16.30	19.50	40.75	31.20	65.20	50.70	105.95
50-54	10.50	16.80	26.25	42.00	42.00	67.20	68.25	109.20
55-59	14.50	18.10	36.25	45.25	58.00	72.40	94.25	117.65
60-64	20.70	23.30	51.75	58.25	82.80	93.20	134.55	151.45
65-69	28.30	31.40	70.75	78.50	113.20	125.60	183.95	204.10

Cost is based on your age when insurance becomes effective, gender, elimination period, and benefit amount selected. Cost increases as you grow older. New York Life Insurance Company reserves the right to change rates on a class basis. A class is a group of people that may be the same age or gender.

Rates effective as of 11/1/2020.

Applying is easy.

Apply for short-term disability income insurance in just a few minutes.

Just visit waepa.org/STDI for more information including features, costs, eligibility, renewability, limitations and exclusions, complete the simple online application to apply for up to \$6,500 a month in short-term disability insurance.

30-day free look period

If approved for coverage, you'll receive your Certificate of Insurance in the mail. And you'll have 30 days to review it carefully. If you decide this coverage is not for you, simply return your Certificate, without claim, for a full refund.



Questions? Call **(800) 368-3484** or visit waepa.org/STDI.

Monday through Thursday from 8:30 am to 6:30 pm ET, Fridays 8:30 am to 5 pm ET



Worldwide Assurance for Employees of Public Agencies, Inc.

433 Park Avenue
Falls Church, VA 22046

(800) 368-3484

waepa.org/STDI



Underwritten by New York Life Insurance Company

51 Madison Avenue,
New York, NY 10010

NAIC #66915

On Policy Form GMR/G-30281-0

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