**American Fidelity Disability Benefit Guide (Example Only)**

Day 1 – Disability Starts

Assume the employee has 12 sick leave days available

Work day 1 – 7 – American Fidelity waiting period. Employee uses sick leave.

5 sick leave days remaining

Day 8 – 12 – American Fidelity (AF) pays $25 per day until all sick leave is exhausted.

Day 13 – AF pays 75% of the employee's salary. The employee has the option of using 25% of available vacation leave to increase their pay to 100%.

Once the employees vacation and comp-time is exhausted, the employee goes into 100 days of Extended Illness Leave (11.4.2) and will receive 25% of their pay instead of 50% as stipulated in the CSEA Agreement as an employee cannot receive more than 100% of their pay.

At the end of the 100 days, the employee goes on the 39-month rehire list.

It is the employee's responsibility to submit all paperwork to American Fidelity directly. Our payroll personnel are happy to assist you with your needs.

If you need to file a claim, contact American Fidelity, they will send you the forms and our payroll office will assist you in getting the information you need to complete the forms.

American Fidelity Contact Information
1 800 662-1113
Americanfidelity.com

## *Example of Extended Leave With American Fidelity Disability Benefit*

| Mth | M | T | W | T | F | M | T | W | T | F | M | T | W | T | F | M | T | W | T | F | M | T | W | T | F |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| JULY | 3 | 4 | 5 | 6 | 7 | 10 | 11 | 12 | 13 | 14 | 17 | 18 | 19 | 20 | 21 | 24 | 25 | 26 | 27 | 28 | 31 | | | | |
| AUG | | 1 | 2 | 3 | 4 | 7 | 8 | 9 | 10 | 11 | 14 | 15 | 16 | 17 | 18 | 21 | 22 | 23 | 24 | 25 | 28 | 29 | 30 | 31 | |
| SEP | | | | | 1 | 4 | 5 | 6 | 7 | 8 | 11 | 12 | 13 | 14 | 15 | 18 | 19 | 20 | 21 | 22 | 25 | 26 | 27 | 28 | 29 |
| OCT | 2 | 3 | 4 | 5 | 6 | 9 | 10 | 11 | 12 | 13 | 16 | 17 | 18 | 19 | 20 | 23 | 24 | 25 | 26 | 27 | 30 | 31 | | | |
| NOV | | | 1 | 2 | 3 | 6 | 7 | 8 | 9 | 10 | 13 | 14 | 15 | 16 | 17 | 20 | 21 | 22 | 23 | 24 | 27 | 28 | 29 | 30 | |
| DEC | | | | | 1 | 4 | 5 | 6 | 7 | 8 | 11 | 12 | 13 | 14 | 15 | 18 | 19 | 20 | 21 | 22 | 25 | 26 | 27 | 28 | 29 |
| JAN. | 1 | 2 | 3 | 4 | 5 | 8 | 9 | 10 | 11 | 12 | 15 | 16 | 17 | 18 | 19 | 22 | 23 | 24 | 25 | 26 | 29 | 30 | 31 | | |
| FEB | | | | 1 | 2 | 5 | 6 | 7 | 8 | 9 | 12 | 13 | 14 | 15 | 16 | 19 | 20 | 21 | 22 | 23 | 26 | 27 | 28 | 29 | |
| MARCH | | | | | 1 | 4 | 5 | 6 | 7 | 8 | 11 | 12 | 13 | 14 | 15 | 18 | 19 | 20 | 21 | 22 | 25 | 26 | 27 | 28 | 29 |
| APRIL | 1 | 2 | 3 | 4 | 5 | 8 | 9 | 10 | 11 | 12 | 15 | 16 | 17 | 18 | 19 | 22 | 23 | 24 | 25 | 26 | 29 | 30 | | | |
| MAY | | | 1 | 2 | 3 | 6 | 7 | 8 | 9 | 10 | 13 | 14 | 15 | 16 | 17 | 20 | 21 | 22 | 23 | 24 | 27 | 28 | 29 | 30 | 31 |
| JUNE | 3 | 4 | 5 | 6 | 7 | 10 | 11 | 12 | 13 | 14 | 17 | 18 | 19 | 20 | 21 | 24 | 25 | 26 | 27 | 28 | | | | | |

Holiday

July 10 - Employee begins disability on July 10 with 12 sick days and 10 vacation days.

July 10 - July 18 American Fidelity has a 7 work day waiting period. The employee uses sick leave for the first 7 days.

July 19 - American Fidelity benefit starts.

July 19 - July 25 - American Fidelity pays $25 per day until sick leave is exhausted. The employee has 5 sick days remaining

July 26 - Sept 20 - American Fidelity begins paying 75% of the employees salary (6 hours for an 8 hour employee). The employee uses 2 hours a day to get ***100% of their salary*** . With 10 days vacation available, the employee will get 40 days at 100% of their pay.

Sept 21 - Feb 21 - The employee goes into 100 days of Extended Illness Leave. The district will pay 25% of their salary in addition to 75% from American Fidelity, ***giving the employee 100% of their salary through February 21.***

Beginning Feb 22 - The employee goes on the 39 month rehire list.

Holidays are not included in the count of benefits used. The employee would receive 100% of their pay for holidays.
In order to receive the Extended Illness Leave (11.4.1 and 11.4.2 of the CSEA Contract), the employee has to exhaust all leaves.

## *Example of Extended Leave Without American Fidelity Disability Benefit*

| Mth | M | T | W | T | F | M | T | W | T | F | M | T | W | T | F | M | T | W | T | F | M | T | W | T | F |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| JULY | 3 | 4 | 5 | 6 | 7 | 10 | 11 | 12 | 13 | 14 | 17 | 18 | 19 | 20 | 21 | 24 | 25 | 26 | 27 | 28 | 31 | | | | |
| AUG | | 1 | 2 | 3 | 4 | 7 | 8 | 9 | 10 | 11 | 14 | 15 | 16 | 17 | 18 | 21 | 22 | 23 | 24 | 25 | 28 | 29 | 30 | 31 | |
| SEP | | | | | 1 | 4 | 5 | 6 | 7 | 8 | 11 | 12 | 13 | 14 | 15 | 18 | 19 | 20 | 21 | 22 | 25 | 26 | 27 | 28 | 29 |
| OCT | 2 | 3 | 4 | 5 | 6 | 9 | 10 | 11 | 12 | 13 | 16 | 17 | 18 | 19 | 20 | 23 | 24 | 25 | 26 | 27 | 30 | 31 | | | |
| NOV | | | 1 | 2 | 3 | 6 | 7 | 8 | 9 | 10 | 13 | 14 | 15 | 16 | 17 | 20 | 21 | 22 | 23 | 24 | 27 | 28 | 29 | 30 | |
| DEC | | | | | 1 | 4 | 5 | 6 | 7 | 8 | 11 | 12 | 13 | 14 | 15 | 18 | 19 | 20 | 21 | 22 | 25 | 26 | 27 | 28 | 29 |
| JAN. | 1 | 2 | 3 | 4 | 5 | 8 | 9 | 10 | 11 | 12 | 15 | 16 | 17 | 18 | 19 | 22 | 23 | 24 | 25 | 26 | 29 | 30 | 31 | | |
| FEB | | | | 1 | 2 | 5 | 6 | 7 | 8 | 9 | 12 | 13 | 14 | 15 | 16 | 19 | 20 | 21 | 22 | 23 | 26 | 27 | 28 | 29 | |
| MARCH | | | | | 1 | 4 | 5 | 6 | 7 | 8 | 11 | 12 | 13 | 14 | 15 | 18 | 19 | 20 | 21 | 22 | 25 | 26 | 27 | 28 | 29 |
| APRIL | 1 | 2 | 3 | 4 | 5 | 8 | 9 | 10 | 11 | 12 | 15 | 16 | 17 | 18 | 19 | 22 | 23 | 24 | 25 | 26 | 29 | 30 | | | |
| MAY | | | 1 | 2 | 3 | 6 | 7 | 8 | 9 | 10 | 13 | 14 | 15 | 16 | 17 | 20 | 21 | 22 | 23 | 24 | 27 | 28 | 29 | 30 | 31 |
| JUNE | 3 | 4 | 5 | 6 | 7 | 10 | 11 | 12 | 13 | 14 | 17 | 18 | 19 | 20 | 21 | 24 | 25 | 26 | 27 | 28 | | | | | |

Holiday

July 10 - Employee begins disability on July 10 with 12 sick days and 10 vacation days.
July 10 - August 8 - Employee exhaustes all sick leave and vacation pay per CSEA contract
August 9 - Jan 5 - The employee goes into 100 days of Extended Illness leave at ***50% pay***
Beginning Jan 8 - The employee goes on the 139 month rehire list.

Holidays are not included in the count of benefits used. The employee would receive 100% of their pay for holidays.
In order to receive the Extended Illness Leave (11.4.1 and 11.4.2 of the CSEA Contract), the employee has to exhaust all leaves.