



## Aflac Open Enrollment

Listed below is a summary of Aflac policies & the monthly rates offered to the employees.

**Accident Advantage 2 Policy~** An Aflac accident insurance policy helps policyholders cope with medical and out-of-pocket expenses that add up quickly after an injury—not only costs for emergency treatment, hospital stays and medical exams, but also for transportation and lodging. Policyholders receive cash benefits for broken teeth, concussions, emergency room visits, and many other treatments major medical insurance may not fully cover.

**Example of how the Accident Policy would pay** in the event of an Accident On or Off the job

- \$120-200 benefit paid for seeking medical treatment within 72 hours of any accident
- \$25 benefit paid for each follow-up visit; 6 per accident
- \$1000 benefit paid for accidents requiring hospital admission plus \$200/day thereafter
- \$100 benefit paid for accidents requiring ICU confinement plus \$400/day thereafter
- \$25-\$10,000 accident specific sum benefit paid based on the severity of the accident
- Benefits paid for crutches, physical therapy, major diagnostic exams, blood/plasma, transportation, lodging, etc.
- Ambulance benefit \$150 ground transportation, \$1000 air transport
- **\$60 Wellness benefit paid once annually**

Employee: \$17.29      One Parent Family: \$29.25      Husband & Wife: \$24.57      Two Parent Family: \$38.22

**Short Term Disability~** In the case of illness, injury or maternity leave, it helps you maintain your standard of living and helps you pay your bills for up to 3 month or 6 months. .Employees are eligible for 60% of their salary. Rates vary on age.

### AFLAC-SHORT TERM DISABILITY - Series A-57600

Elimination Period Accident/Sickness - 0/7 DAYS

Annual Income		\$28,000	\$30,000	\$32,000	\$34,000	\$36,000	\$38,000	\$40,000	\$42,000	\$44,000	\$46,000
Benefit Period	Age	\$1,400	\$1,500	\$1,600	\$1,700	\$1,800	\$1,900	\$2,000	\$2,100	\$2,200	\$2,300
3 MONTHS	18-49	\$40.04	\$42.90	\$45.76	\$48.62	\$51.48	\$54.34	\$57.20	\$60.06	\$62.92	\$65.78
	50-64	\$41.86	\$44.85	\$47.84	\$50.83	\$53.82	\$56.81	\$59.80	\$62.79	\$65.78	\$68.77
	65-74	\$50.96	\$54.60	\$58.24	\$61.88	\$65.52	\$69.16	\$72.80	\$76.44	\$80.08	\$83.72

**Elimination Period Accident/Sickness - 0/7 DAYS**

Annual Income		\$50,000	\$52,000	\$54,000	\$56,000	\$58,000	\$60,000	\$61,000	\$63,000	\$68,000	\$73,000
Benefit Period	Age	\$2,500	\$2,600	\$2,700	\$2,800	\$2,900	\$3,000	\$3,100	\$3,200	\$3,300	\$3,400
3 MONTHS	18-49	\$71.50	\$74.36	\$77.22	\$80.08	\$82.94	\$85.80	\$88.66	\$91.52	\$94.38	\$97.24
	50-64	\$74.75	\$77.74	\$80.73	\$83.72	\$86.71	\$89.70	\$92.69	\$95.68	\$98.67	\$101.66
	65-74	\$91.00	\$94.64	\$98.28	\$101.92	\$105.56	\$109.20	\$112.84	\$116.48	\$120.12	\$123.76

**Critical Care & Recovery Plan 1** ~ Pays \$7,500 in the event of Heart Attack, Stroke, End-Stage Renal Failure, Coma, Paralysis or Major Human Organ Transplant. Additional Benefits are paid for Hospital Confinement, Rehabilitation Therapy, and Transportation.

**Premiums range from \$9.36 to \$27.30, depending on age**

**Cancer Protection Plan Opt 1 or 2** In the event of a Cancer Diagnosis, our policies have helped thousands of individuals pay expenses that aren't covered by major medical insurance—including out-of-pocket medical expenses, travel and lodging for out-of-town treatment, and everyday living expenses.

- Initial treatment benefit of \$1000-\$8,000
- Benefits paid for travel and lodging so you can seek the best medical care possible
- Benefits paid for chemotherapy, radiation, experimental treatments, anti-nausea, reconstruction, etc.
- Up to \$400 surgery benefit and skin cancer removals
- Benefits paid for home health, hospice, nursing services
- Kids are covered on this policy up to age 26 at No Additional Cost!
- \$25-\$75 Wellness benefit paid once annually for everyone covered

**Option 1 Plan:** Employee Rate: \$22.54    Husband & Wife: \$40.40    Single Parent Family: \$22.54    Family: \$40.40

**Option 2 Plan:** Employee Rate: \$33.50    Husband & Wife: \$57.64    Single Parent Family: \$33.50    Family: \$57.64

**Hospital Choice** In the event of illness or injury, even employees with strong company-provided major medical insurance will probably face expenses that aren't covered. A hospital confinement indemnity insurance policy provides cash benefits to employees for hospital confinement, doctor visits, tests and surgeries. Policyholders can use the benefits to help with out-of-pocket expenses that are not covered by major medical insurance.

**Premiums** begin at \$27.56 and are age based/customizable

***If you would like to enroll in coverage or have questions, please contact our Aflac rep directly before the close of open enrollment:***

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***All existing Aflac coverage that employees have will stay in place at the same price and roll over to the new plan year.***