



What is Aflac?

American Family Life Assurance Company of Columbus (Aflac) is supplemental insurance. Each of Aflac plans pay you cash benefits, unlike health insurance which pays benefits directly to providers/hospitals. When you receive the benefits, You decide how to use the cash - to assist with daily living expenses or medical expenses, etc. There are more expenses associated with an accident / illness / maternity that are not covered by health insurance.

Because Aflac pays policyholders cash benefits, it becomes an “Income replacement”. The cash received can be used to cover your deductibles, copays and loss of income.

Why consider Aflac Policies?

*What would you do if you were unable to work due to an unexpected accident or illness? **Can you survive on \$170/week?** Imagine what it would be like not having your regular income? What other source of income would you have? Major medical coverage is not sufficient in addressing all the cost. Each of Aflac’s plans will assist you with loss of income, deductibles, co-payments, out-of-pocket expenses, and other standard living expenses. Your employer is willing to payroll deduct premiums on a pre-tax basis, so that your cost is actually less and also a tax-savings based upon your tax rate. All plans are fully portable at the same premium rate. Most importantly: **All policies pay cash benefits directly to you, the policyholder, not hospital or provider.***

Policies to choose from:

Disability Income Protection - **If you are disabled- unable to work, will your bills stop coming?*

REALIZE THAT NY State Disability pays only \$170 a week ! It is important to have a plan in place before you need it.

ASK YOURSELF: *How would it affect your family if you were out of work on disability?*

This plan pays cash benefits if you are unable to work due to an off the job disability, sickness or injury, including maternity. It would be Aflac Short Term Disability coverage plus \$170 a week from NY State Disability. Aflac’s disability benefits are paid on top of annual sick, personal or vacation days, and NY State disability. Realize that at this point, you do not have any time accrued.

RATES:

Based on your “Annual income”, there is a “Monthly Benefit” you qualify to receive.

Waiting days before coverage starts are: 0- days ACC/14-days Sickness for a 6 month coverage

BIWEEKLY RATES

Annual Income		\$32,000.00	\$37,000.00	\$42,000.00	\$46,000.00	\$50,000.00	\$56,000.00	\$66,000.00
<i>Monthly Benefit</i>		\$1,200.00	\$1,500.00	\$1,800.00	\$2,000.00	\$2,200.00	\$2,500.00	\$3,000.00
Age	18-49	\$17.28	\$21.60	\$25.92	\$28.80	\$31.68	\$36.00	\$43.20
	50-64	\$23.04	\$28.80	\$34.56	\$38.40	\$42.24	\$48.00	\$57.60

Note: *You can choose less than your monthly maximum. This means if you qualify to receive \$2,000/monthly, you can choose to receive \$1,200/monthly and pay only \$17.28 biweekly.*

Having something in place is better than nothing.

Other Plans Available:

CANCER CARE PLAN - C 2B

**1 in 3 women and 1 in 2 men will battle cancer in their lifetimes.*

This is a time that you would need someone to be with you, drive you to and from treatment. You would want to spend as much time with your loved ones as possible.

Protect yourself from financial hardship often caused by a battle with internal cancer. Health insurance doesn't pay your mortgage/rent; the miles you drive for treatment or the time you or your spouse take off from work to help. Learn what this plan is and how it has helped many people in this area.

Individual and Single Parent w kids	\$ 16.26
Insured/Spouse and Parents w Kids	\$ 28.38

ACCIDENT ADVANTAGE PLAN

**Pays cash benefits directly to you regardless of what your health insurance pays.*

Pays for injuries sustained on and off the job. Benefits such as an initial Office/Emergency Visit (\$120); pays you to go for follow up visits (\$50) up to \$300, physical therapy visits (\$50) up to \$500, crutches- appliances, diagnostic exams, ambulance / airlift, and \$40,000 accidental death benefit and much more. . It is 24hr coverage: on and off the job.

Individual	\$ 9.78
Insured/Spouse	\$12.48
Single Parent w kids	\$14.64
Parents w Kids	\$18.66

HOSPITAL CHOICE PLAN – **Due to Accident/Illness/ Maternity**

This plan entitles a covered person if hospitalized to receive initially \$1,000- plus an additional \$150 a day for up to a year. It also pays benefits for Emergency Room visits, Short-stay, *physician visits*, surgery benefits, medical diagnostic & imaging (at hospital or medical facility), and much more. *Rates increase by age band, shown is 18-49 and Age 50-59*

	<u>Individual</u>	<u>Insured/Spouse</u>	<u>1-Parent</u>	<u>2-Parent</u>
Age 18-49	\$ 20.46	\$ 32.94	\$ 30.24	\$ 37.20
Age 50-59	\$ 22.86	\$ 38.82	\$ 31.74	\$ 37.26

Avail up to age 75

**If you are interested in learning more about Aflac Insurance Plans,
please contact Denise Perez. You can fax this page to (201) 426-2344
OR email her at Denise_perez@us.aflac.com
Employee Contact Information**

EMPLOYEE NAME _____

Contact phone/cell : _____

EMAIL address # _____