



AFLAC's supplemental insurance plans are available to all employees at group rates through payroll deduction. All benefits from AFLAC are paid directly to the policyholder, separate and independent of any other medical or disability insurance. Coverage is guaranteed renewable for life, and fully portable beyond employment at the payroll rates. **Plans starting as low as \$5-\$9 per week.** Available plans include:

24 hour Accident Indemnity – *Covers you and family for any accident, on or off the job!*

- Provides cash benefits for loss of income and increased out-of-pocket expenses (such as co-pays and deductibles) for **\$125-\$205 initial visit/ \$40 follow-up** doctor visits and **\$1,500 for first 18 hours** of hospital confinement, **\$2500** if admitted directly to ICU
- Includes specific-sum **\$40-\$13,000** injury benefits based upon severity, **\$250** for major tests and **\$40** physical therapy, **\$250-\$1875** ambulance
- Accidental death benefit of **\$50,000** for insured and spouse; **\$15,000** for children
- Includes **\$60** annual wellness benefit.

Short-Term Disability – *Protect your income if you become ill or injured.*

- Receive **\$500 to \$6,000** per month (based on your income).
- Pays from the first day due to off-job accidents, and as early as **8th** day due to sickness.
- 6- and 12-month benefit periods
- Elimination periods (injury/sickness): 0/7, 0/14, 0/30
- **Guaranteed Option available!**

Cancer Care – *Pays cash benefits at a time when needed most*

- **\$4,000/\$8,000** for the first occurrence of cancer, plus building benefit of **\$500** per year prior to first occurrence.
- Children covered for **FREE** to age 26
- Monthly radiation/chemotherapy/experimental benefit of **\$250-\$1200**; second-surgical opinions and much more; help cover loss of income during treatments, and the increased expenses that arise.
- Wellness Benefit **\$75 per** covered person per calendar year

Hospital Protection –

Help close the gap on high deductibles, copays, and lost income:

- **\$1000-\$2000** Confinement benefit, emergency benefit \$100, Physician visits \$25, Medical imaging, ambulance, in/out patient surgery **\$50-\$1000** benefit
- Daily Hospital confinement and Intensive care benefit
Maternity Benefits, and much more

Critical Care-

- Pays **\$7,500** upon the incident of heart attack, stroke, coronary bypass surgery, coma, and more; plus the benefit builds by an additional **\$500** per year prior to first occurrence.
- Pays benefits of **\$300** per day in-patient, and **\$125** per day for out-patient care.
- ICU benefits **\$800** days 1-7, **\$1,300** days 8-15
- Major Human Organ Transplant **\$25,000** and much more

Life

- Term and Whole Life available, \$50,000 to \$500,000

****For more information, to answer your personal questions and enroll you in the plan(s) you choose,
Call: AFLAC Agent Chris Kelly (707) 486-9134 or email c2_kelly@us.aflac.com**