AFLAC’s supplemental insurance plans are available to all employees at group rates through payroll deduction. Premiums may be deducted on a pre-tax basis for the majority of the plans. 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-$255 initial visit/ $35 follow-up** doctor visits and **$1,000 to $1,500 first 18 hours** of hospital confinement, **$2500 when 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, and more.**
- Accidental death benefit of **$40,000 to $50,000** for insured and spouse; **$15,000** for children
- Includes **$60 annual wellness benefit.**

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

Short-Term Disability – Protect your income if you become ill or injured. *State Disability pays up to 55% or less of your income. AFLAC pays on top of SDI.*
- 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.
- 6,12,18, and 24 month benefit periods
- Elimination periods (injury/sickness): 0/7, 0/14, 7/7, 7/14, 14/14, 0/30, 30/30, 60/60, 90/90, 180/180
- **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.
- Radiation benefit **$350 per week**, chemotherapy **$600 per week**, experimental/holistic care **$350 per week** 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**

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 income 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

Term Life
10yr, 20yr, 30yr Term/Whole Life benefits from **$10,000 to $500,000**

Dental
- Level 1 **$1400**, Level 2 **$1600**, Level 3 **$1800**; optional orthodontia and cosmetic riders

**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**