



is partnered with **Aflac**.



to offer you voluntary
benefits from the #1 provider.

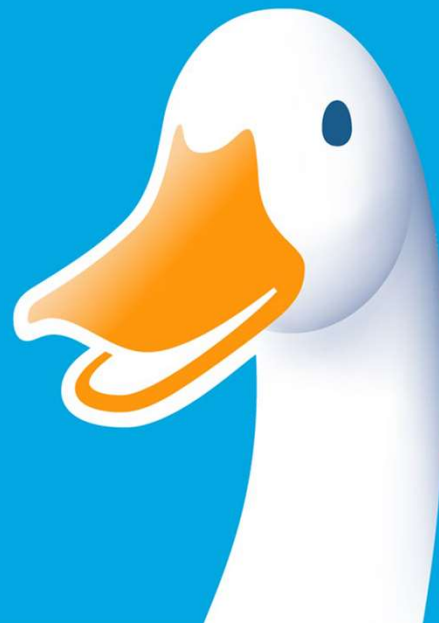
Open Enrollment
9/20/21 – 10/15/21

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Why Aflac?

- A leading provider of supplemental insurance products in the U.S.
- 65 years experience
- 37,000+ public sector accounts
- Nearly **one million** public sector customers
- Dedicated team focused on serving public sector organizations and employees

Aflac



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About Us...

- **AFLAC IS DIFFERENT FROM HEALTH INSURANCE; IT'S INSURANCE FOR DAILY LIVING.**

Major medical pays for doctors, hospitals, and prescriptions. *Aflac pays cash directly to you*, unless otherwise assigned, to help with daily expenses due to a covered illness or accident.

- **AFLAC PAYS YOU CASH BENEFITS TO USE AS YOU SEE FIT.**

You can use your Aflac benefits check to help pay for groceries, childcare, or rent. It's totally up to you


- **AFLAC BELONGS TO YOU, NOT YOUR COMPANY.**

When you have an Aflac policy—it's yours. Even if you change jobs or retire, you can take your Aflac policy with you, it's portable, at the same rate.

- **AFLAC IS AFFORDABLE & RATE STABLE.**

We have a range of products that can fit most budgets. Aflac can help provide you and your family with coverage and security to help maintain your everyday lifestyle in case of illness or injury.

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**What happens when
an unexpected illness
or injury strikes?**

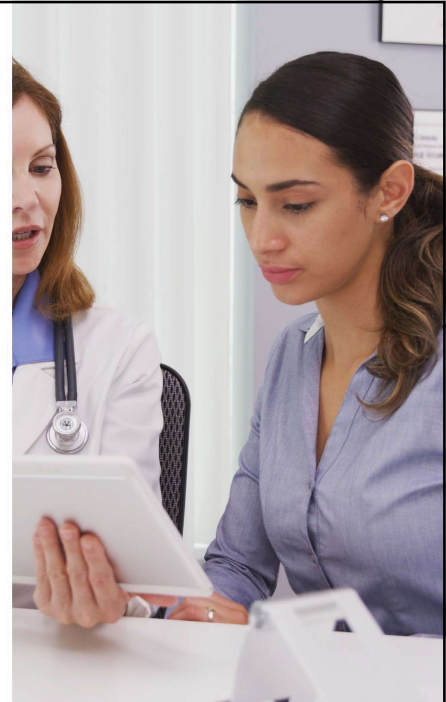
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Skyrocketing out-of-pocket costs

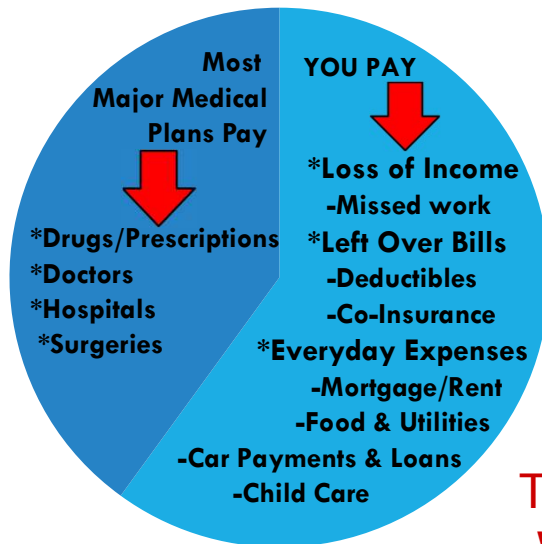
Even for employees who have insurance

- Americans' health care spending has increased by 101% since the 1980s.⁸
- While more than half rely on their employer for health insurance, families pay an average of \$6,015 in out-of-pocket expenses – a 71% increase in the last 10 years.⁸
- 52% have been adversely affected by high medical costs or bills, and most commonly, avoid or delay medical care.⁷
- Diagnoses for chronic diseases, such as diabetes, hypertension, respiratory diseases and obesity, are increasing.⁹



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Why would I want Supplemental Insurance?



The question is....
Who pays you?

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Group Accident

- **NEW - Covers ALL injuries and accidents, even emergency dental and optometry.**
- Covers you & your family 24/7, on and off the job.
- Initial Visit pays \$100 without x-rays, \$150 with x-rays; ER/Urgent Care Visit benefit of \$200 without x-ray, \$250 with x-ray.
- Pays \$1,250 Initial Admission Hospitalization benefit + \$300 per day up to 365 days, \$700.00 per day Intensive Care(up to 30 days), \$500.00 per day - Intermediate Intensive Care Step Down Unit (30 days)
- Follow Up Visits, Physical Therapy, Chiropractic and Alternative Therapy (Acupuncture), Diagnostic Exams, Surgeries, & much more.
- **Accidental Death Benefit - \$50,000 Employee, \$25,000 Spouse, \$10,000 Child**
- **Accidental Common-Carrier Death - \$100,000 – Employee, \$50,000-Spouse, \$20,000 Child**
- **Wellness Benefit – Pays Once per yr. per Covered Person – Yr 1 - \$25.00 each, Yr 2,3,4 - \$50.00 each, Years 5+ - \$75.00 each**

Group Accident w/Wellness				
	Individual	Individual & Insured & Children	Spouse	Family
*Semi-Monthly Rates	\$11.02	\$22.95	\$17.65	\$29.58

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Group Hospital Indemnity

- **NEW - Guarantee Issue – No health questions to answer**
- Pays Initial Admission Hospitalization **Benefit - \$2,000.**
- Covers Hospital Confinement per day – Regular Room, Intensive Care, or Intermediate Intensive Care Step-Down Unit.
- Inpatient & Outpatient Surgeries, Facilities Fee for Outpatient Surgeries, Doctor’s Office Surgery.
- Mammogram Benefit - \$100.00 per year, per insured
- Health Screening Benefit - \$50.00 per Calendar year, per insured – Now Includes Covid Test and Covid Shot
- **No Look Back into Pre-existing Conditions, No wait Periods** – Great for Maternity (No Pregnancy Limitations) or Upcoming Surgeries(Inpatient or Outpatient) on or after 1-1-2022 when your coverage begins!

Group Hospital Indemnity					
		Individual*	Individual & Children*	Insured & Spouse*	Family*
	18+	\$27.47	\$41.28	\$54.14	\$67.95
*Semi-Monthly Rates					

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Cancer

- **\$4,000 initial diagnosis benefit, builds by \$500 per year**
- **\$8,000 initial diagnosis benefit for children covered. (Child Rider available - Additional \$10,000 included in the quote below.)**
- \$200 per day for hospitalization- paid directly to the family, not the hospital.
- \$75 wellness benefit every year per person.
- Experimental treatments covered.
- Covers specified diseases like Lyme’s, ALS, Rabies, Tetanus, & Malaria

Cancer Protection Assurance: Option 2				
	Individual*	Individual & Children*	Insured & Spouse**	Family**
	\$20.18	\$20.64	\$36.30	\$36.76
<i>Optional Coverage Included above: 5 Units IDR - \$2.98*, \$7.07**; SDR & DCR - \$0.46*, \$0.46**</i>				

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Critical Illness

- **Pays \$7,500 for initial event \$10,000 for dependent children, builds by \$500 each year.**
- Covers heart attack, stroke, sudden-cardiac arrest, coma, paralysis, human organ transplant, third degree burns, Renal Failure, & by-pass surgery.
- **Pays \$500/month if a covered person cannot work.**
- \$300 per day for hospitalization, paid to YOU
- Pays \$800/day for ICU hospitalization for a covered sickness OR ACCIDENTAL INJURY.
- \$125 per doctor visit after the event for up to 75 visits.

Critical Care Protection Level 3:				
	Individual*	Individual & Children*	Insured & Spouse**	Family**
18-35	\$10.66	\$17.03	\$20.61	\$23.01
36-45	\$16.19	\$21.58	\$29.32	\$31.66
46-55	\$23.47	\$27.95	\$43.94	\$46.41
56-64	\$31.85	\$38.74	\$61.43	\$65.39
<i>Optional: FOBBR, SHERR included</i>				

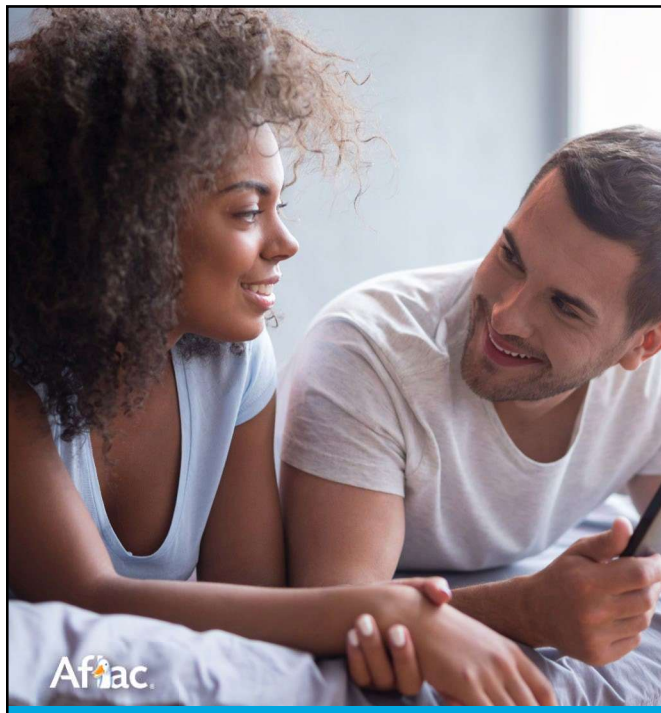
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Short Term Disability

- **Benefits from \$500-\$6,000 per month based on income.**
- **Guaranteed Issue, no health questions to answer for benefit amounts upto \$1,300.**
- **Covers Accidents, Injuries, Sickness, and Pregnancies.**
- **Premium is waived after 90 days of disability, month to month, for as long as you remain disabled.** *(Upto end of Benefit period)*
- **Covers COVID-19.**

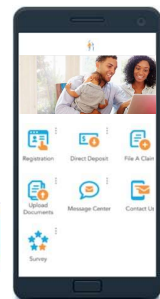
***Prices vary based on income, & age. Please meet with an agent for a quote.**

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Customer service & claims payment

- Fast claims processing
- Web and mobile access to claims information
- 24/7 support online at aflac.com/myaflac
- Live support is available by phone
- Service guides



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All Premiums are Semi-Monthly
(per Pay Period)

Questions?



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