



City of Columbus

Hello,

We are pleased to offer Aflac as part of your Benefit Package, below is a brief explanation of the benefits that are available to you. Please know that your family is eligible to participate in the plans, **if you have any questions or if you would like to enroll please contact our Aflac Associate, Curt Carter, at 317-412-5176**



Aflac's Accident Indemnity Advantage:

Unintentional injuries are the leading cause of death for people ages 1 to 33 and the fifth leading cause of death overall. Aflac's Accident Indemnity Advantage policy will pay you cash for any covered on or off the job accidental injuries for you or a covered family member. There is a \$60 Wellness Benefit available on the effective date of coverage

Premiums are based on individual status and start at only ***\$6.66 a week!***

Aflac's Cancer Care Policy:

In the U.S., men have about a 1 in 2 lifetime risk of developing cancer; women about a 1 in 3 risk. Aflac's Cancer Care policy will pay you cash benefits when you or a covered family member are diagnosed for cancer or receive cancer treatment. There are up to 42 benefits on this policy including an annual cancer screening benefit of ***\$75 per covered person***. Children are covered at no additional cost until age 26.

Premiums are based on individual status and start at only ***\$7.32 a week!***

Aflac's NEW Critical Care Protection:

Aflac's new 2016 Critical Care Protection Plan helps provide comfort to individuals who are concerned with financial liability a serious health event can leave behind and offers multiple coverage options to accommodate almost any budget. Unlike other critical illness insurance policies on the market, Critical Care Protection helps cover expenses from initial diagnosis through treatment and provides options for more robust heart coverage.

Premiums are based on age and individual status and start at only ***\$4.11 a week!***

Aflac's Hospital Confinement Indemnity:

Aflac's Hospital Confinement Indemnity Plan helps provide cash to individuals who are hospitalized due to an illness, injury or childbirth. Hospital Confinement Indemnity helps cover expenses for invasive diagnostic exams, daily hospital confinement as well as surgery.

Premiums are on individual status and start at only ***\$7.11 (Option 1) a week!***

\$8.85 (Option 2) a week!

\$10.44 (Option 3) a week!

\$12.57 (Option 4) a week!

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Is offering Aflac!!



Did you know?

- Major Medical insurance doesn't cover all out of pocket expenses associated with an illness or injury.
- Over 60% of all bankruptcies in the U.S. involve medical debt.
- About 75% of people filing bankruptcy from medical debt had health insurance.
- 45% of workers have less than \$1,000 to pay out-of-pocket medical expenses for an illness or injury.

Accident Policy

- Coverage is 24/7
- No networks required
- Hospital Admission
- Intensive Care Unit
- Ambulance Transportation

Cancer Plan

1 in 2 men will develop cancer in their lifetime. 1 in 3 women will develop cancer in their lifetime.

- Pays initial diagnosis benefit
- No lifetime maximum payouts on most benefits
- Children covered at no cost until age 26
- \$75.00 per person paid for annual cancer screenings
- Travel benefits

Critical Care Protection

Every 34 seconds, an American suffers a heart attack. Every 40 seconds, someone in the United States has a stroke.

- Covers 10 critical events
- Heart Surgeries
- Stand-alone ICU coverage
- Hospital Confinements
- Daily rehab therapy

Hospital Confinement Indemnity

- Hospital Confinement Benefit
- Hospital Emergency Room Benefit
- Physician Visits and Ambulance Benefits (Option 2)
- Surgical and Invasive Diagnostic Exams Benefits (Option 3)
- Daily Hospital Confinement and ICU Confinement Benefits (Option 4)



- Aflac pays cash benefits directly to you – regardless of any other insurance you may have.
- Aflac policies are portable – meaning if you leave the company, you can take it with you at the same cost.
- Policies are guaranteed for life – no matter how many claims are file.
- **Premiums do not increase.**
- Payroll deducted – most are pre-tax.
- Aflac now features one-day-pay with the option of direct deposit (most claims are processed and paid in 24 hours!)

Take time to meet with Curt and choose the Aflac coverage that's right for you! (317-412-5176)

