



## AFLAC OVERVIEW

Insurance providing participants with cash benefits, when sick or hurt, to help with expenses not covered by their medical insurance.

- Pre-tax and post-tax plans available
- Coverage amounts vary due to participant needs

### Products Offered:

- Disability Insurance
- Cancer Insurance
- Intensive Care Insurance
- Accident Insurance
- Dental Insurance

### Enrollment/Eligibility:

Employees may enroll in AFLAC within 30 days from date of hire or during open enrollment. Policies roll over year to year unless canceled. See Benefits for cancellation rules, for pre-tax and post-tax policies. Deductions are taken on a tenths basis.

- Sign up direct with AFLAC representative
- Lines of coverage offered on an individual basis

### Product Overview:

#### **Disability:**

- Both partial or total disability policies offered
  - ❖ Total Disability benefit periods - 6 -24 months
  - ❖ Partial Disability benefit period - 3 months
- Plan designs are centered around coverage needs and financial capability (e.g., monthly benefit options of \$500-\$6,000)
- Cash benefits are paid on claims (for each day disabled); participants paid direct
- (New!) Short Term Disability – guaranteed issue coverage (no medical questionnaire)

#### **Dental:**

- Provides benefits for periodic check-ups and cleanings, x-rays, fillings, crowns, etc.
- No network of dentists, participants may go to any dentist they choose
- No waiting period for preventive care (waiting periods imposed for other benefits)

## AFLAC OVERVIEW (continued)

- No precertification requirements (if your policy covers it, no permission needed to utilize)
- Each covered procedure has a flat benefit rate; no annual deductible
- Benefit paid regardless of other dental coverage

### **Cancer:**

- Cash benefits upon initial diagnosis and throughout cancer treatment
- Participants may use benefit to pay out of pocket medical expenses, the rent/mortgage, groceries, utility bills, etc.
- Diagnosis, Treatment, Hospitalization, Continuing Care, Ambulance, Transportation, and Lodging benefits.
  - ❖ Sample benefits:
    - Cancer wellness benefit (mammogram, pap smear, PSA, etc.) - \$75
    - Initial diagnosis benefit (Insured/Spouse) - \$4,000
    - Radiation Therapy - \$350/week, no lifetime max

### **Accident:**

- Covers accidents in addition to major medical (helps pay for items that major medical doesn't cover)
- Participants may use benefit to pay out of pocket medical expenses, the rent/mortgage, groceries, utility bills, etc.
- No deductibles and no copayments
- No lifetime limit (policy won't terminate based on the number of claims filed or the dollar amount paid)
- No network restrictions and no coordination of benefits (benefits are paid regardless of other insurance)
- Wellness benefits payable for routine exams
- Daily hospital, emergency treatment, X-rays, and major diagnosis exam, follow up treatment/ physical therapy, etc. benefits

## Contacts:

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### **AFLAC District Representative**

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### **AFLAC Customer Service:**

[www.Aflac.com](http://www.Aflac.com)

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