



We are pleased to offer Aflac's voluntary benefits at discounted group rates through pre-tax payroll deductions. Aflac is NOT health insurance. Below is a summary of what supplemental plans are being made available at discounted group rates that employees use pre-tax dollars to pay the premiums. If these plans were purchased directly through Aflac the premium would be double to triple the cost. All money received from claims is tax free. Don't miss this opportunity to protect yourself and your family over and above your current major medical plan.

All Aflac plans pay cash directly to you with NO coordination of benefits
All programs are guaranteed renewable with no increase in rate
All plans are fully portable at the group rate.

Aflac's Short-Term Disability -Guaranteed Issue Plan

If you were out of work due to an accident or illness, how would you pay your mortgage or rent?

- Individual Short Term Disability insurance can pay you a percentage of your gross monthly salary if you are unable to work due to a covered injury, illness, or maternity leave
- Pays in addition to the state mandated disability benefit.
- Premiums are post-tax so your benefits are not taxed!
- **Premiums will not increase as you get older**

Aflac's New Cancer Care – The American Cancer Society estimates that men have a 50% lifetime risk of developing cancer, and women a 33% lifetime risk

- Aflac's Cancer Care plan pays you a cash benefit if you, or a covered family member, are diagnosed with cancer and is undergoing treatment for cancer
- Pays you \$100 for a cancer screening test per calendar year
- **Plan Benefits Include:**

First Occurrence (6k for Adults; 22k for Children and accrues by \$500 per year till 65th birthday)
Injected Chemotherapy \$900/ Oral Chemotherapy \$400/ Radiation Therapy \$500
Experimental Treatments (\$500) Surgical Benefit \$150 - \$5,000/
Skin Cancer Surgery (\$50 - \$600) Reconstructive Surgery (\$350 - \$3,000)
Second Opinions (\$300) Stem Cell/Bone Marrow Transplantation (\$10,000)
Hospital Confinement (\$300 per day)
Ambulance, Transportation, Lodging and many other benefits are included in this program.

Aflac's Hospital Protection Plan - If you're looking to start a family or have more children, this plan is perfect for you. If you're looking to cover your deductibles and co-payments due to hospitalization, then this plan also would be a great fit for you and your family.

- This plan covers members admitted to the hospital in the event of accidents, illnesses, and **childbirth**. This plan pays \$1,000 for each policyholder annually for an initial hospitalization benefit, and \$50 per day for being in the hospital.
- So if a woman had regular child delivery and was in the hospital for two days she would collect \$1,100 and the plan only cost \$350 a year before the taxes.

Aflac's Accident Plan - A disabling injury takes place every second in the United States¹

- The Accident Plan provides comprehensive accident coverage in the event that you or a family member are injured on or off the job and require medical treatment.
- The benefit can help offset the out-of pocket expenses that medical insurance does not pay, including deductibles and co-pays.

**IF YOU HAVE ANY QUESTIONS ABOUT ANY OF THE AFLAC PLANS PLEASE CONTACT Cliff Grekin
AT 631-963-6020 or email cgrekin91@gmail.com**

