



Centennial BOCES includes Aflac as part of our payroll-deductions

What: Aflac benefits that pay you when you get sick or hurt, regardless of your health insurance.

Why: Use the money to pay out-of-pocket medical expenses, transportation, home expenses, or whatever you need.

Who: All employees are eligible, including part-time and full-time.

How: Use the interest sheet on the back of this form to show what you are interested in during open enrollment.

When: This special enrollment ends in November, so make your choices soon!

Questions and Answers:

Q: Why would I need Aflac?

A: If you had a medical event, your maximum out-of-pocket could be thousands of dollars. Aflac pays cash to you that you can use for shortfalls in medical and others, so you don't have to use savings or even your retirement.

Q: Can I get Aflac if I don't get my health insurance through Centennial BOCES?

A: Yes. Aflac is available regardless of your health insurance.

Q: Do I have to pay anything up front?

A: No. Aflac will go into effect December 1st and not come from your paycheck until the end of December.

Q: How do I choose my products?

A: There are a large number of choices with Aflac to fit various lifestyles and family concerns. You can talk with or contact our Aflac Associate to help decide what fits you best.

Q: Do I qualify for everything offered?

A: Although many of the policies are guaranteed-issue, there may be underwriting questions. Pre-existing is typically not covered for the first 12 months.

Q: Can I cancel my products any time?

A: Pre-tax premiums have to follow the same rules as your health insurance. You can make changes consistent with family change or wait until open enrollment to make changes each year. However, pre-taxing can save you 25% on your take-home.

Q: Can I keep my Aflac when I retire or move to a different employer?

A: Yes. Aflac is portable at the payroll rate and rates remain the same.

Q: I already have Aflac from a previous employer. Can I have the premiums come from my Centennial BOCES check?

A: Yes. Please contact our Aflac Associate, Dan French, during open enrollment to set this up.

Q: How do I enroll?

A: Fill out the form on the back side of this sheet and fax or email it to Dan French or turn it in to HR by November 20th.