



We've got you under our wing.™

## Increase your Benefits with Aflac's Optional Coverage

Aflac has nothing to do with health insurance. We don't change or replace any coverage that is currently offered to you. The reason these plans are so powerful is that most Aflac benefits continue until your treatment is complete. Remember, Aflac pays you cash directly to your mailbox; cash that can be used however you see fit. Your health insurance pays the doctors, hospitals and other providers, it doesn't pay you cash.

### Advantages of the Aflac Program:

- **All Aflac plans pay cash directly to you** – regardless of any other insurance you may have.
- **Your rates won't increase and the plans are guaranteed renewable.**
- **All plans are fully portable at the discounted rate.** If you leave your employer for any reason, including retirement, you can keep your Aflac plans if you wish.
- **All plans are fully voluntary.** You decide which plans, if any, to participate in.

### The Real Cost of Medical Treatment:

The truth is that medical insurance covers less than 40% of the costs for a major illness or accident; it pays the doctors, hospitals and other providers. The remaining costs are out-of-pocket, usually unforeseen and can change the financial stability of any household:

- **Deductibles and copays** – including specialists and follow ups.
- **At home expenses** – Mortgage, rent, car, food, child care, everyday bills
- **Home health care, special diets, medical equipment**
- **Leftover medical bills** – the most common cause of personal bankruptcy filing



### A BRIEF DISCRIPTION OF THE PLANS:

**Cancer Care Plan** – Aflac's Cancer policy offers the policyholder freedom to choose providers and explore treatment options, choices that may not be available with some comprehensive major medical health plans. Cancer Care is Aflac's cornerstone and #1 selling product. This program is designed to protect individuals financially in the event they are diagnosed with cancer. We want people to focus on recovery, not financial burdens.

Benefits include:

- Cancer Screening Wellness Benefit of \$100 per year per covered person
- First Occurrence Benefit of \$6000 for insured and spouse/ \$22,000 for dependent children
- Hospital Confinement \$9000 per month - \$300 per day (no lifetime maximum)
- Chemotherapy Benefit of \$900 a day (no lifetime maximum)
- Radiation Therapy Benefit of \$500 per day (no lifetime maximum)
- Surgical/Anesthesia Benefit up to \$6250 (no lifetime maximum)
- Bone Marrow Transplant and /or Stem Cell Transplant \$10,000 each
- Hospice Care up to a maximum of \$12,000

**The Specified Health Event rider** expands the cancer coverage to include Heart Attack, Stroke and End Stage Renal Failure and Sudden Cardiac Arrest. Benefits include:

- First Occurrence Benefit of \$5000 for insured and spouse/ \$7,500 for dependent child
- Hospital Confinement \$7,200 per month, \$1670 per week, \$240/day (no lifetime maximum)
- Continuing Care Benefit of \$125 per day for treatments including most therapies, physicians visits and dialysis

**Accident Plan** – 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 a doctor or emergency room visit. For example, the accident can range from Poison Ivy or twisting an ankle to a serious car crash. When you have a covered accident, we'll send cash benefits directly to you and you decide the best way to spend them. Benefits include:

- Accident Emergency Treatment Benefit between \$120 and \$220 per accident
- Accident Specific-Sum Injuries Benefits of up to \$12,500 per accident
- Initial Hospitalization Benefit of \$1500 and \$165 every day in the hospital
- \$2,500 for admission to intensive care with \$800 per day in confinement
- Accident Follow-up Treatment Benefit of \$50 per treatment for up to 6 visits
- Physical Therapy Benefit of \$50 per treatment for up to 10 visits –includes chiropractor.
- Diagnostic Tests, Epidural Pain Management, Blood and Plasma, Ambulance
- Accidental Death Life Insurance of \$200,000 built in and Dismemberment up to \$50,000

**\*Hospital Choice Plan** – The Hospital Choice Plan is designed to pay the insured for hospitalization and surgery (if elected) due to an illness, injury or pregnancy. This plan can be used to offset copayments and deductibles, but as always, this Aflac plan pays regardless of any other insurance directly to the policy holder. Benefits include:

- Annual Hospital Admission Benefit pays \$1000, \$1500 or \$2000 once/yr./covered person.
- Daily Hospital Confinement Benefit pays \$50 or \$150 per day for up to 1year.
- Surgical Benefit pays up to \$1000 for surgical procedures, if elected.
- Invasive Diagnostic Exam Benefit pays \$100 per day, if elected.
- Ambulance Benefit pays \$200 ground or \$2000 air, if elected

**\*Short Term Disability** – Income replacement / Income protection. Our Short Term Disability plan pays above and beyond any other form of disability. This coverage is often termed “paycheck insurance” because it insures a person’s most valuable asset, their ability to earn a paycheck. It replaces a portion of an individual’s paycheck when they are displaced from work due to a covered injury, illness, or pregnancy.

- Benefit Amounts from \$500 to \$6000 monthly (subject to income requirements)
- Guaranteed issue up to \$3000 per month
- Benefit Periods of 3 months, 6 months, 12 months or 24 months

***\*Both plans provide maternity benefits***

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**For more information or to enroll contact:**

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