

AFLAC Benefits help provide a **Financial Safety Net** for your family. Use **Cash Benefits** to cover your daily living expenses. **Aflac pays Cash Benefits directly to our policyholders!**

***NEW* Value Add Service for ALL Employees Financial and Legal Fitness**

Aflac sponsored program that assists with estate planning, credit management, saving for college, tutorials on budgeting, buying a home, along with online tutorials, downloadable forms for taxes, wills, etc. **Available to ALL employees - enroll through our Aflac provider, Kristine, for FREE**

Aflac Plus Rider. A small cost rider with a BIG impact.

Helps provide a boost of protection to help address the uncertainty of what health care reform and even some major medical plans may not cover – like Lyme disease, heart attacks, strokes, Type 1 diabetes, Advanced Alzheimer's Disease, and Advanced Parkinson's Disease. Add onto our Accident, Hospital, or Disability coverage.

Accident Accidents happen.

When you have a covered accident, AFLAC will send tax-free cash benefits directly to you for injuries including ER visits, hospital stays, physical therapy, follow-up visits, additional life insurance, and more; on and off the job, 24 hours a day, 7 days a week coverage

Cancer What would you do if a member of your immediate family was diagnosed with a cancer?

Rest easier knowing AFLAC will pay tax-free cash to your family for benefits including first occurrence, travel, lodging radiation, chemotherapy, surgeries, experimental/cosmetic treatments, recovery benefit, **annual wellness benefit** and much more

Hospital Confinement Indemnity Will your major medical insurance cover all of your hospital bills?

Supplemental Hospital Indemnity Insurance provides financial help to enhance your current coverage and minimize the out-of-pocket expenses that your health insurance plan does not cover. AFLAC pays tax-free cash for benefits including maternity, surgery, rehabilitation, and much more.

Term & Whole Life For all of life's unexpected twist and turns.

If something happens to you, will your family have the funds to pay the bills and other expenses without your income? Rest easier knowing that AFLAC's Term & Whole Life policies provided **up to \$250,000** in protection to help your loved ones through tough times.

Short-Term Disability Injured or Sick? Planning for a family? We've got you covered.

Let AFLAC's Disability Insurance provide you with tax-free cash benefits and the peace of mind to help you concentrate on getting better. AFLAC will pay you directly, regardless of any policies that you may have, while you are unable to work due to an off the job accident, illness, surgery, or maternity. **Add the Aflac Value Rider provides up to a \$1000 benefit for every five years a claim is not filed.**

Vision The difference is clear.

Aflac's Vision Insurance policy goes beyond traditional vision insurance plans by providing benefits for eye surgeries, specific eye diseases, and permanent visual impairment. Since there are no provider network stipulations, you'll have the freedom to use your preferred eye-care provider. And with the vision correction benefit options, you can choose the benefit amounts to fit your needs.

All Policies Are 100% Portable, Employee Owned Policies

*Majority of policyholders are able to choose **multiple options for less** than an hour of wage per week for individual coverage.*

