



## Aflac Plans and the Holston Conference

Coming in October and November during open enrollment...

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Previous week: Why have a cafeteria plan...

Last week: What taxes can be saved on...

### This week: What will be added to our benefits through Aflac?

- **Personal Cancer Indemnity Plan:**

Statistics show that 1 in 2 men and 1 in 3 women will be diagnosed with cancer.

While the survival rate of cancer is high, treatment can become expensive.

A sample of the benefits is as follows:

- \$1,500 - \$5,000 First Occurrence Benefit upon diagnosis of cancer
- \$500 per year Building Benefit added to the First Occurrence Benefit (Optional)
- \$300-\$600 per day for Hospital Confinement
- \$300 per day for Radiation and/or Chemotherapy
- \*Skin Cancer Surgery Benefit
- \*Prosthesis Benefit
- \*Annual Mammography Benefit
- And many more...
- \*Anti-Nausea Benefit
- \*Reconstructive Surgery Benefit
- \*Annual Cancer Screening Benefit

- **Personal Recovery Plus Plan:**

Benefits for the following events: Heart Attack, Coma, Stroke, Renal Failure, Paralysis, Organ Transplants, Bypass Surgery and 3<sup>rd</sup>-Degree Burns

A sample of the benefits is as follows:

- \$5,000 First Occurrence Benefit upon diagnosis
- \$500 per year Building Benefit added to the First Occurrence Benefit (Optional)
- \$2,500 Reoccurrence Benefit
- \$300 per day for Hospital Confinement
- And many more...

- **Personal Accident Indemnity Plan**

Pays Benefits for treatment due to an accident.

Disabling injuries occur in the home about every 4 seconds.

A sample of the benefits is as follows:

- Emergency Room: \$120/\$70 (children)
- Initial Hospitalization: \$1,000 (\$2,000 if ICU)
- Specific-Sum Injuries: \$35 - \$12,500
- Ambulance: \$200 (\$1,500 air ambulance)
- Accidental Death and Dismemberment: \$625 - \$150,000
- And many more...
- Hospital Confinement: \$250 per day
- ICU Confinement: \$650 per day
- Appliances (Crutches, etc.): \$125
- Annual Wellness: \$60

### Features of all Aflac plans are as follows:

- Pays benefits directly to you, unless assigned
- Pays in addition to your medical insurance, with no coordination of benefits
- Guaranteed renewable for life
- Portable, with no change in coverage or rates (after one month's payment on payroll)

Coming next week... Things to consider for enrollment time...