



SHORT TERM DISABILITY PLAN HIGHLIGHTS

- \$3K Guaranteed issue monthly benefit
- No medical questions in year one
- 3 Month Coverage Period
- Customized to your individual needs

CRITICAL ILLNESS WITH CANCER HIGHLIGHTS

- Guaranteed issue - No medical questions in year one
- Children covered at no additional cost
- Additional and re-occurrence benefits with only 6 months separation
- Rates starting at \$4.05 biweekly for a \$10,000 benefit for a 30 year old employee.

Initial Diagnosis	Up to \$30,000
Reoccurrence/Additional Occurrence	100%
Wellness Benefit	\$50

ACCIDENT PLAN HIGHLIGHTS

- 24 Hour coverage
- Only \$9.38 biweekly for individual coverage

ER/Urgent Care	\$175
Initial Hospitalization	\$1,000
Daily Confinement	\$300 per day
Intensive Care Unit	\$600 per day
Fractures	Up to \$6,000
Follow Up Visits	\$50
Annual Wellness Visit	\$50 per year

HOSPITAL PLAN HIGHLIGHTS

- Guaranteed issue – No medical questions in year one
- No pre-existing condition limitations, including pregnancy!
- Low option starting at \$12.70 biweekly

Initial Hospitalization	\$1,000
Health Screening Benefit	\$50 per insured/annual
Daily Confinement	\$150 per day
Intensive Care Unit	\$150 per day

Value-Added Services (Available at no additional cost if you have an Aflac Group Plan listed above)

- **Medical Bill Saver** - provides you access to skilled negotiators who will work to reduce medical and dental bills over \$400 – it's simple and easy to use.
- **Health Advocacy** - provides a team of experts who can help solve your health care and insurance-related questions. Get help with a variety of needs like finding specialists, clarifying coverage, addressing claim issues and getting second opinions.

To learn more:

Please contact **Emily Snyder**
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https://calendly.com/emily_snyder_aflac/smart-local-88-members
 OR Visit: <https://www.aflacrollment.com/SMARTLocal88/DRR941150501>

All plans pay cash benefits directly to you!

Aflac is different from health insurance: it's insurance for daily living. Major medical pays for doctors, hospitals, and prescriptions. Aflac is insurance for daily living. It pays cash benefits directly to you, unless otherwise assigned, to help with daily expenses due to a covered illness or accident.

Aflac is portable! Ask us how you can take it with you!

Aflac benefits pay regardless of any other insurance. You or your family may or may not have insurance, or you each have different insurance or other benefits. Aflac benefits are predetermined and paid regardless of any other insurance you each have or do not have.

Aflac pays you cash benefits to use as you see fit. Aflac benefits can even help with unexpected expenses. You can use your Aflac benefits check to help pay for groceries, childcare, rent... or it can help pay for the many out-of-pocket expenses you incur when you are sick or hurt – It's totally up to you.

Aflac is affordable. Our range of products can fit most budgets, policies can start as low as **\$5 a month.**

Aflac processes claims quickly - usually within four days. Aflac provides prompt service and fast payment of approved claims to help you pay your bills.

Aflac pays you benefits even when you're healthy – We want you to be healthy - that's why we promote preventative care. Get a routine physical, a mammogram, or an eye exam, and we'll pay you.

Schedule your benefits meeting today!

Look for postings at the hall and on the member website for in-person or virtual meeting options. OR just use the link below.

https://calendly.com/emily_snyder_aflac/smart-local-88-members