

# AFLAC

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# Accident Insurance

## Coverage Examples

Treatments	Benefits
Initial Treatment ER	\$200/\$250
Initial Treatment Doctor's Office	\$150/\$100
Major Diagnostics	\$200
Concussion	\$500
Fractures	Up to \$4,000
Dislocations	Up to \$3,000
Hospital Admission	\$1,250
Hospital Confinement	\$300/Day
Hospital ICU	\$400/Day

**Wellness  
Benefit**

**\$25-\$75**



## Semimonthly Rates

<b>Employee</b>	<b>\$10.27</b>
Employee + Spouse	\$16.90
Employee + Child(Children)	\$22.20
Family	\$28.83



# Hospital Indemnity

It provides financial assistance to enhance your current coverage. It may help avoid dipping into savings or

having to borrow to address out-of-pocket-expenses major medical insurance was never intended to cover.

Like transportation and meals for family members, help with child care, or time away from work, for instance.

## 🟢 Coverage Examples

Benefit Examples	Benefits
Hospital Admission (per confinement)	\$1,000
Hospital Confinement (per day)	\$150
Hospital Intensive Care (per day)	\$150
Hospital Care Step-Down Unit (per day)	\$75

**Screening  
Benefit  
\$50**

## 🟢 Semimonthly Rates

<b>Employee</b>	<b>\$11.22</b>
Employee + Spouse	\$21.41
Employee + Child(Children)	\$17.27
Family	\$27.46



# COVERED CRITICAL ILLNESSES

**Screening  
Benefit  
\$50**

## Semimonthly Rates

### Benefit Examples

Illnesses Covered	Percentage of Maximum Benefit
Cancer	100%
Heart Attack	100%
Stroke	100%
Kidney Failure	100%
Sudden Cardiac Arrest	100%
Major Organ Transplant	25%*

EE Non-Tobacco	\$5,000	\$10,000	\$15,000	\$20,000
18-29	\$1.96	\$3.17	\$4.37	\$5.58
30-39	\$2.78	\$4.80	\$6.82	\$8.84
40-49	\$4.78	\$8.80	\$12.81	\$16.83
50-59	\$8.65	\$16.53	\$24.42	\$32.30
60+	\$15.96	\$31.16	\$46.36	\$61.57

# Short Term Disability

Our Aflac group disability plan can help protect your income by offering disability benefits to help you make ends meet when you are out of work. Our plan was created with you in mind and includes:

Off-job only coverage.

Benefits that help you maintain your standard of living.



**Maximum Income Replacement Percentage – The maximum income replacement is 60 percent of salary.**

**Benefit Options:  
Benefit Period - 3 Month  
Elimination Period - 7/7 & 0/7**