



AFLAC policies pay cash **directly** to you (the policyholder) in the event of an accident or illness. This much needed cash can be used for left-over medical expenses or to pay for everyday living expenses like your mortgage, rent, car payments and utilities. The **Accident, Cancer and Sickness** plans are guaranteed **renewable for life** and will be **pre-taxed**. The **Short-Term Disability** is guaranteed **renewable until age 70** and is offered on an **after-tax** basis. All plans are **portable (yours to own and take with you should you leave your place of employment)**.

AFLAC provides a variety of coverage options protecting over 50 million people worldwide against the financial uncertainty that comes along with accidents and illnesses. **Cash paid directly to you over and above any other insurance with no coordination of benefits!**

- **Short-Term Disability:** AFLAC pays disability benefits for *off-the-job injury or illness*, including pregnancy!
 - **Accident:** AFLAC has a new and improved accident program covers *you and your family members for on and off the job injuries* 24 hours a day, seven days a week.
 - **Cancer:** AFLACs' cancer program is designed to help with the out of pocket and every day living expenses associated with a cancer diagnosis. Benefits include hospital confinement, radiation, chemotherapy, reconstruction, stem cell as well as a yearly wellness benefit and much, much more!
 - **Hospital plan:** Benefits include hospital confinement, major diagnostic exams, surgery, ambulance transportation, no precertification or network requirements. Different levels of coverage to suit your needs and budget.
- Dental Plan:** Benefits including cleanings, x-rays, fillings, crowns and much more.
Life Insurance: Both term and whole life are offered for juveniles and adults.

BEST OF ALL – Plans cost approximately \$5/week for an individual; Family rates are also available and children are covered until the age of 26. The family plan cost is the same if you have 1 child or many children!

