



It's Open Enrollment time!!!

- **Aflac is different from health insurance. It pays cash benefits directly to you, to help with daily expenses and out of pocket cost due to sickness or injury.**
- **Aflac benefits are predetermined and paid to you regardless of any other insurance you have.**
- **Aflac belongs to you, not your company. Even if you change jobs or retire you can keep your coverage with no increase in premiums.**
- **Aflac processes claims quickly! Usually in as little as 4 days!!**
- **Aflac is Affordable! With a range of products to choose from Aflac will provide your family the coverage you need while you maintain your budget.**

Listed below are the current Aflac plans that are offered to you here at Malone Central School:

- **CANCER – INITIAL DIAGNOSIS, TREATMENTS, HOSPITAL STAY, TRAVEL PAY AND MORE!**
- **LIFE INSURANCE – WHOLE, TERM, & JUVENILE COVERAGE AT MINIMAL COSTS!**
- **ACCIDENT – 24 HOUR COVERAGE ON AND OFF THE JOB. INCLUDES ER VISITS, P/T, TRAVEL, HOSPITAL STAY WITH AN ACCIDENTAL LIFE INSURANCE BUILT IN AND MUCH MORE!**
- **SHORT-TERM DISABILITY – INCOME PROTECTION IF TAKEN OUT OF WORK DUE TO AN INJURY OR ILLNESS. ROUGHLY 72% OF YOUR TAKE-HOME PAY ON TOP ON NYS DISABILITY! OUR PLAN IS NOW GUARANTEED ISSUED!!**
- **DENTAL – NO NETWORK RESTRICTIONS, FULL SCHEDULE OF BENEFITS PROVIDED INCLUDING CLEANINGS, X-RAYS, CROWNS AND MUCH MORE!**
- **HOSPITAL PLAN – DESIGNED TO HELP WITH HIGH DEDUCTIBLE PLANS, PAYS TOWARDS HOSPITAL VISITS, ADMISSION, DOCTOR VISITS, SURGERIES AND MORE!**

NOW IS THE TIME!!!

If you need to make changes to your current plans or add plans, please contact your Aflac Representative, Jessie Jennett at 518-578-2464 or email Jessie_jennett@us.aflac.com to discuss.

She will be following up on site in the next week or two, the date and time will be announced shortly. Thank you!!