



Aflac[®]

2025


Allied Health

 Accident

 Cancer

 Critical Illness

 Hospital

 Short Term Disability

 Life Insurance **NEW!!**

 Dental

 Vision

The following are voluntary worksite benefits through Aflac. These benefits are paid directly to you and provide supplemental income when circumstances related to a medical event, whether expected or unexpected, arises. The following is a brief summary of the benefits offered with each coverage. In all cases, actual policy provisions govern all benefits and costs.



ACCIDENT INSURANCE (Level 3)

Event/Procedure	Benefit
Accident Emergency Treatment	\$250 for treatment within 72 hours
Accident Follow-up Treatment	\$50 per visit (max 6 visits per accident)
Road Rash with Skin Graft	\$175-\$3,000
Burn Benefit	\$175-\$25,000
Surgery Benefit	\$400-\$3,000
Accident Hospitalization	\$1,500 initial confinement; (\$250 additional per day)
ICU Confinement	\$600 per day (up to 15 days)
Paralysis Benefit	\$15,000-\$50,000
Automobile/Home Modification	\$5,000 payable once per covered accident per person
Rehab Unit	\$250 per day after 18 hours for 30 days
Emergency Vision Treatment	\$100-\$500
Ambulance	\$400 ground/\$2500 air
Fractures/Dislocations	\$150 - \$4,000
Emergency Dental	\$200-\$500
Lacerations	\$50 (no suture) \$100 (with suture)
Wellness	\$100
Organized Sporting Activity	\$125 payable once per accident
Accidental Dismemberment	\$500-\$50,000
Acquired Brain Injury	\$250-\$20,000
Accidental Death	\$80,000
Transportation and Lodging	\$1,000 round trip over 50 miles
Semi-monthly Rates	
Employee Only	\$16.79
Employee & Spouse	\$23.77
One-Parent Family	\$28.24
Two-Parent Family	\$34.60



DON'T FORGET
Take advantage of wellness benefits!



CRITICAL ILLNESS INSURANCE

Benefits	\$10,000 Coverage																				
Heart Attack	✓ First Occurrence: \$10,000 Lump Sum																				
Stroke																					
End Stage Renal Failure	✓ Reoccurrence: \$5,000 per reoccurrence																				
Paralysis	✓ Additional benefits available in \$5,000 increments (up to \$30,000)																				
Major Human Organ Transplant																					
Coma	✓ Children Covered for FREE!																				
Coronary Artery Bypass Graft	\$3,000 once/person																				
Semi-monthly Non-Smoker Rates (Vary by Age)																					
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SHORT TERM DISABILITY INSURANCE.

Elimination Period Accident/sickness – 7/7 days.
(Elimination period can be adjusted)

Annual Income	Benefit Period	Age	You pick 3 or 6 month									
			\$12,000	\$16,000	\$18,000	\$20,000	\$22,000	\$24,000	\$26,000	\$28,000	\$30,000	\$32,000
3 MONTHS		18-49	\$700	\$800	\$900	\$1,000	\$1,100	\$1,200	\$1,300	\$1,400	\$1,500	\$1,600
		50-64	\$10.92	\$12.48	\$14.04	\$15.60	\$17.16	\$18.72	\$20.28	\$21.84	\$23.30	\$24.96
		65-74	\$13.20	\$15.08	\$16.97	\$18.85	\$20.74	\$22.62	\$24.51	\$26.39	\$28.28	\$30.16
6 MONTHS		18-49	\$15.93	\$18.20	\$20.48	\$22.75	\$25.03	\$27.30	\$29.58	\$31.85	\$34.13	\$36.40
		50-64	\$6.51	\$6.12	\$18.14	\$20.15	\$22.17	\$24.18	\$26.20	\$28.21	\$30.23	\$32.24
		65-74	\$8.40	\$20.80	\$23.40	\$26.00	\$28.60	\$31.20	\$33.80	\$36.40	\$39.00	\$41.60
			\$10.50	\$26.00	\$29.25	\$32.50	\$35.75	\$39.00	\$42.25	\$45.50	\$48.75	\$52.00

You can protect up to 60% of your income or less. You can just protect what you need such as just your mortgage/rent



Aflac Short Term Disability keeps on working even if you can't.

The following are voluntary worksite benefits through Aflac. These benefits are paid directly to you and provide supplemental income when circumstances related to a medical event, whether expected or unexpected, arises. The following is a brief summary of the benefits offered with each coverage. In all cases, actual policy provisions govern all benefits and costs.



CANCER INSURANCE (High & Low)

Event/Procedure	Benefit Option 2	Benefit Option 1
Initial Diagnosis	ENHANCEMENTS!!! \$5,000; \$10,000 for child	ENHANCEMENTS!!! \$1,250; \$3,000 for child
Cancer Wellness	\$75 per person/year	\$25 per person/year
Bone Marrow Donor Screening	\$40	\$20
Additional Opinion	\$300	\$150
Radiation, Chemotherapy, Immunotherapy, or Experimental Chemo	\$1,200 per calendar month	\$600 per calendar month
Anti-nausea	\$100 once per month	\$50 once per month
Topical Chemotherapy	\$150 per month	\$100 per month
Surgery/Anesthesia	\$100-\$3,400 (NO lifetime maximum)	\$50-\$1,700 (NO lifetime maximum)
Skin Cancer Surgery	\$35-\$400 (NO lifetime maximum)	\$20-200 (NO lifetime maximum)
Hospital Confinement	\$200-\$400 per day	\$100-\$200 per day
Hospice Care	1st Day: \$1,000 (\$50 per day thereafter)	1st Day: \$1,000 (\$50 per day thereafter)
Home Health care/ Nursing services	\$100 per day	\$50 per day
Reconstructive Surgery	\$500; \$2,000 for Breast Reconstruction	\$250; \$1,000 for Breast Reconstruction
Ambulance	\$250 (ground); \$2,000 (air)	\$250 (ground); \$2,000 (air)
Transportation/Lodging	Up to \$1200 per rd trip	Up to \$1,050 per rd trip
Semi-monthly Rates (Children covered at NO COST)		
Employee Only	\$16.75	\$8.30
Employee & Spouse	\$28.82	\$13.18



DON'T FORGET

Take advantage of wellness benefits!

Guaranteed Issued LIFE Insurance

*example of 10-year term shown 20, 30, and Whole available.

\$25,000			
Age	Semi-monthly Rate	Age	Semi-monthly Rate
18-35	3.80	52	8.45
36	3.90	53	9.00
37	4.03	54	9.60
38	4.18	55	10.30
39	4.35	56	11.10
40	4.53	57	12.03
41	4.73	58	13.05
42	4.90	59	14.23
43	5.13	60	15.55
44	5.38	61	16.85
45	5.68	62	18.28
46	5.95	63	19.90
47	6.28	64	21.70
48	6.65	65	23.75
49	7.05	66	26.33
50	7.50	67	29.30
51	7.93	68	32.65

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