

ATTENTION ALL PUC EMPLOYEES... IT IS OPEN ENROLLMENT FOR AFLAC BENEFITS!

AFLAC's supplemental insurance plans are available to all employees at group rates through payroll deduction. Premiums may be deducted on a pre-tax basis for the majority of the plans. All benefits from AFLAC are paid directly to the policyholder, separate and independent of any other medical or disability insurance. Coverage is guaranteed renewable for life, and fully portable beyond employment at the payroll rates. Available plans include:

24 hour Accident Indemnity - Covers you and family for any accident, on or off the job!

- Provides cash benefits for loss of income and increased out-of-pocket expenses (such as co-pays and deductibles) for \$125 -\$205 initial visit/ \$45 follow-up doctor visits and \$1,800 first 18 hours of hospital confinement, then \$300 per day for 365 days.
- Includes specific-sum \$35-12,500 injury benefits based upon severity, \$200 for major tests and \$45 physical therapy, \$200-\$1500 ambulance, \$50,000 accidental death benefit, and more.
- Includes \$60 annual wellness benefit.

<u>Short-Term Disability</u> – Protect your income if you become ill or injured. State Disability pays up to 55% or less of your income. AFLAC pays on top of SDI.

- Receive \$500 to \$6,000 per month (based on your income).
- Pays from the first day due to off-job accidents, and as early as 8th day due to sickness.
- Guaranteed Option available!

NEW!!!

<u>Hospital Protection</u> – Help close the gap on high deductibles, copays, and lost income:

- \$1000-\$2000 Confinement benefit, emergency benefit \$100, Physician visits \$25, Medical imaging, ambulance, in/out patient surgery \$50-\$1000 benefit
- Daily Hospital confinement and Intensive care benefit, **Maternity Benefits**, and much more!

NEW!!!

<u>Critical Care Protection</u> – Pays Lump sum for Critical Illness

• Pays \$7,500 for heart attack, stroke, Coma, Paralysis, End Stage Renal Disease

Cancer Care – Pays cash benefits at a time when needed most

- \$6,000 for the first occurrence of cancer, plus building benefit of \$500 per year prior to first occurrence.
- Radiation benefit \$500 per week, chemotherapy \$900 per week, experimental/holistic care \$500 per week second-surgical opinions and much more; help cover loss of income during treatments, and the increased expenses that arise.
- Wellness Benefit \$100 per covered person per calendar year

NEW!!!

Term Life Insurance Plans

• 10, 20, and 30 -Year Term Life Insurance up to \$500,000.

Dental Plans & Vision Plans

Dental: Essentials \$1200, Level 1 \$1400, 2 \$1600, 3 \$1800 of annual dental benefits.

Vision: \$45 Eye exam & \$85 - \$270 Vision correction benefits

Local Aflac representative, Tim Ranuio, <u>is available for phone appointments Thursday</u>, <u>April 30th & Friday</u>, <u>May 1st from 10am to 3pm</u> to answer any questions that you may have, and enroll in specific plans. Please contact Heidi parker in HR to reserve a time slot today!

Average cost of plans range from \$7-\$12/week.