

# A Quick Look at Aflac Policies Being Introduced



*Policy brochures will be displayed and provided to any employee when an Aflac representative comes for presentation and enrollment*

1. **Our Cancer Policy** - called Maximum Difference Specified–Disease Ins. with Initial Diagnosis & Wellness Benefit Rider  
*Examples of Benefits* (Please read brochure for detailed explanation of benefits and additional benefits)

- \$5,000 upon Initial Diagnosis with internal cancer (increases by \$500 increment each year to age 65)
- \$300/day for Hospital stay (\$600/day after 30 days)
- \$3,000 for first Radiation or Chemotherapy Treatment - \$900 per Injected Chemotherapy, \$400 per Oral Chemotherapy, \$500 per Radiation Therapy thereafter
- \$150/day for Nursing Services
- \$150/day for Extended Care Facility or Rehabilitation Unit
- \$10,000 for Bone Marrow Transplantation, \$1,000 to the donor
- \$10,000 for Stem Cell Transplantation
- \$75/day for Home Health Care (\$150/day after 30 days)
- Hospice \$1,000 for Initial Benefit (\$50/day thereafter)
- \$250 for Ambulance (\$2,000 if Airlifted)
- Lodging \$80/day (for location more than 50 miles)
- Transportation \$.50 per mile (for location more than 50 miles)
- \$75 cash back for “Wellness Benefit” for every person on policy having a Cancer Screening test (i.e. PAP Smear, PSA Test, Mammogram) Note : Diagnosis of cancer not required to receive benefit

**And the benefits go on and on...**

2. **Our SHE Rider** – called Specified Health Event for Heart Attack Stroke and End Stage Renal Failure  
*Examples of Benefits* (Please read actual brochure for detailed explanation of benefits and additional benefits)

- \$5,000 First-Occurrence Benefit of having had the specified health event
- \$2,500 Reoccurrence Benefit for subsequent specified health event
- \$240/day for Hospital stay
- \$125 per treatment for Continuing Care (i.e. Dialysis, Speech Therapy, Physical Therapy, Occupational Therapy, Home health Care, Hospice Care, etc.)
- \$250 for Ambulance (\$2,000 if Airlifted)
- Transportation \$.50 per mile (for location more than 50 miles)

**And the benefits go on and on...**

3. **Our Accident Policy** – called Accident Indemnity Advantage

*Examples of Benefits* (Please read actual brochure for detailed explanation of benefits and additional benefits)

- \$120 for any Accident treatment by a Physician or Hospital Emergency Room
- \$1,000 for first overnight Hospital Stay (\$2,000 if in Intensive care)
- \$165/day for Hospital Stay , \$640/day for Intensive Care
- \$50 for X-ray
- \$50 for follow-up treatments
- \$50 per treatment for Physical Therapy
- \$150/day for Rehabilitation Unit
- \$125 Medical Appliances (i.e. Wheel chair, crutches, etc.)
- \$750 for Prosthesis
- \$200 for Ambulance (\$1,500 Airlifted)
- Lodging \$125/day (more than 50 miles)
- Transportation \$600 per round trip (more than 50 miles)
- Accidental Dismemberment \$625 to \$40,000
- Accidental Death Insurance
  - \$150,000 (common carrier accident)
  - \$40,000 (other accident)
  - \$10,000 (hazardous activity accident)

**And the benefits go on and on...**



**HERRICKS**

UNION FREE SCHOOL DISTRICT

## *The Quack is Coming Soon to Herricks!*

*In cooperation with the Herricks School District & the Herricks Teachers' Association Aflac is coming to your district. Representatives will introduce Aflac's policies and benefits. Herricks joins the many school districts in Nassau and Suffolk Counties offering Aflac policies to interested employees. Premiums are automatically paid through payroll deduction using pre-tax dollars.*

Major Medical pays doctors and hospitals, but...

## Aflac pays CASH directly to YOU

Use the cash benefits anyway you see fit! Pay your out-of-pocket medical expenses, deductibles, mortgage payment, car loan, food bills, travel, child care, etc.

*Policies being offered for the first time to employees in your district.*

- ❖ *Cancer Policy called Maximum Difference*
- ❖ *Specified Health Event (SHE) Rider for Heart Attack, Stroke & Renal Kidney Failure*
- ❖ *Accident Indemnity Advantage Policy (for on or off the job accidents)*

*Five GREAT reasons to apply in your district!*

- SAVE ON PREMIUM** 1) You receive a group rate using payroll deduction.
- SAVE EVEN MORE** 2) You save additionally because your premium is paid using pre-tax dollars.
- GET CASH BACK EVERY YEAR** 3) You receive a \$75 "wellness benefit" from your cancer policy each year for each person on your policy having a preventative cancer screening exam (i.e. mammogram, pap smear, psa test)
- LOCK IN RATES** 4) Rates don't go up, even when you file a claim. You pay the same rate 10, 20, 30 years from now, even into retirement. The younger your age category the lower the premium to lock in forever!
- GURANTEED RENEWABLE** 5) Aflac can never cancel you no matter how many times you use the policy benefits.

## PREMIUMS

Premiums are paid using payroll deduction over 20 pay checks (no summer check deduction). Premiums are also paid using pre-tax dollars based on your tax-bracket. Illustrations below use 28% Federal and 7% State income tax bracket.

### **Cancer Policy & SHE Rider:** Called Maximum Difference Cancer Plan with IDR/Wellness & She Rider For Heart Attack, Stroke & Kidney Failure

Age Group		CANCER Premium with IDR/Wellness	Pre-Tax* Cost for CANCER Premium with IDR/Wellness	SHE RIDER Premium	Cost for BOTH Cancer Premium with IDR/Wellness Plus SHE Rider Premium	Pre-Tax* Cost for BOTH CANCER Premium with IDR/Wellness Plus SHE RIDER Premium
18-35	INDIVIDUAL	\$19.27	\$12.52	\$5.69	\$24.96	\$16.22
36-45		\$27.69	\$18.00	\$9.36	\$37.05	\$24.08
46-55		\$37.28	\$24.24	\$12.87	\$50.16	\$32.60
56-70		\$46.18	\$30.01	\$16.07	\$62.25	\$40.46
18-35	ONE-PARENT	\$19.27	\$12.52	\$6.08	\$25.35	\$16.48
36-45	FAMILY	\$27.69	\$18.00	\$9.44	\$37.13	\$24.13
46-55		\$37.28	\$24.24	\$12.95	\$50.24	\$32.65
56-70		\$46.18	\$30.01	\$16.54	\$62.71	\$40.76
18-35	HUSBAND & WIFE	\$37.05	\$24.08	\$9.67	\$46.72	\$30.37
36-45	OR	\$51.17	\$33.26	\$16.07	\$67.24	\$43.71
46-55	TWO-PARENT	\$70.36	\$45.73	\$23.56	\$93.91	\$61.04
56-70	FAMILY	\$89.39	\$58.10	\$32.53	\$121.91	\$79.24

Cost based on 20 payment plan (no summer deductions)

\*Assumes 35% tax savings (28% Federal and 7% State)

IDR: Initial Diagnosis Rider A76050 - \$5,000.00 First Occurrence Option

CCR: Wellness/Annual Care Rider A76051 - \$75.00 Wellness Option

SHE Rider: Specified Health Event with Recovery Benefit Rider (Series A75056)

Don't forget \$75 annually for each person on policy receiving an annual preventative medicine check-up

### **Accident Policy:** Called Accident Indemnity Advantage

Age Group		ACCIDENT Premium	Pre-Tax* ACCIDENT Premium
18-70	INDIVIDUAL	\$ 8.82	\$5.73
18-70	HUSBAND WIFE	\$ 14.20	\$9.23
18-70	ONE-PARENT FAMILY	\$ 15.45	\$10.04
18-70	TWO-PARENT FAMILY	\$ 20.67	\$13.44

Cost based on 20 payment plan (no summer deductions)

\*Assumes 35% tax savings (28% Federal and 7% State)