

AFLAC Open Enrollment

With the continuing implementation of changes mandated by health care reform, the need for the benefits AFLAC policies can provide is even greater.

In the event of a serious illness or accident, major medical insurance may reimburse your doctor, the hospital and other providers. But, you may be responsible for unreimbursed expenses. These costs may include lost income for you or a family member, transportation, deductibles, coinsurance, etc. Depending on the seriousness of the sickness or injury, these expenses can be considerable.



AFLAC policies pay cash directly to you, giving you greater control of your health care.

Highlights of AFLAC Plans

- Benefits are paid regardless of any other coverage you may have.
- Benefits are paid directly to you, unless assigned.
- Family coverage is available (except for short term disability)
- Coverage is available at group rates.
- Premiums do not increase with age or if you leave the company.
- Plans are guaranteed renewable. No matter what happens to your health, as you grow older. The only person who can cancel the plan is you.
- You have the convenience of paying the premium through payroll deduction.
- Most premiums can be deducted before taxes.

AFLAC Plans being offered

- Personal Short Term Disability
You now have the opportunity to close the gap between your group short term disability benefit and your take home pay.
- Accident Expense *(covers you on and off the job)*
- Cancer Expense
- Critical Care and Recovery
- Hospital Indemnity
- Life Insurance

If you would like to have our AFLAC representative review these benefits with you or if you would like to make changes in your AFLAC benefits, return this slip to Crystal no later than November 23rd.

- Yes, I would like to meet with our AFLAC representative.

(please print your name)