



Nauset Public Schools – Aflac Benefits Summary

For Questions, Claims or to Enroll - Contact – Aflac Rep

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Aflac benefits can ease the financial impact of a serious illness such as cancer, or injury from an accident. Even though you may have excellent medical coverage, there are often co-pays, deductibles and non-medical expenses to pay such as your rent or mortgage, utilities, groceries, etc.

- ❖ Health insurance pays doctors and hospitals - **Aflac pays money directly to YOU!**
- ❖ Keep your policy(s) at the same rates and coverage...even if you retire or leave your job!
- ❖ Coverage for Employees and Spouses - Children covered up to age 26; Disability – employee only
- ❖ Average weekly premium is \$5 - \$10 – some plans are pre-tax eligible

Aflac Benefits Available to you through Affordable Payroll Deduction!

Life Insurance- Face Amounts Available - **\$20,000 to \$500,000** (up to \$200,000 age 51+)

- Whole Life and 10, 20, 30-year **Term** policies; ***Guarantee Issue options for New Hires***
- Juvenile Life: A financial/insurance gift for a child or grandchild; Whole and Term Life

Disability Insurance: This policy pays you cash if you get sick or hurt, including maternity, and are out of work; ***GUARANTEE ISSUE Options – Regardless of Previous Medical Conditions***

- Monthly Benefit Options: \$500 - \$6000 per month (depends upon annual salary)
- Benefit Period Options: 3, 6, 12, 18, 24 months
- Elimination Period Options: Accident/Sickness - 0/7, 0/14, 7/7, 14/14, etc.

Accident Advantage – 24/7 coverage for On and Off the job injury

- \$200 initial ER visit with X-ray – Office/walk-ins/Chiropractor/Dentist - \$150 with X-ray
- \$1,500 initial hospitalization; \$300 each additional day of hospitalization up to 1 year; Family Support Benefit
- Major Diagnostic Exam; Ambulance; Appliance and Home Modification benefits
- Follow-up visits (6), Physical Therapy visits (10); Surgery Benefits
- Popular plan for families with children or self-employed spouses; Sporting Activities Benefit

Cancer Protection Plan – Optional Riders for Building Benefit and Specified Diseases

- \$75 Annual Cancer Screening Wellness Benefit
- \$5,200 Initial Diagnosis Benefit Insured/Spouse; \$10,400 Dependent Children
- Other Benefits include – Radiation, Chemotherapy, Hospital Confinement; Surgery, Transportation, Lodging, Ambulance, Hospice, Nursing Services, Reconstructive Surgery, Home Health Care, Skin Cancer Surgery, etc

Aflac PLUS Rider – ***can be added to Disability or Accident plans***

- Boost your insurance and financial protection with a \$2,000 to \$5,000 lump sum payout that can help to cover your deductible for critical illness events such as Heart Attack, Stroke, Type 1 Diabetes, Alzheimer's, Parkinson's, MS, Lyme and other illnesses