

Aflac Product Overview for City Of Livingston



Aflac Short-Term Disability Insurance

Before they retire, 1 in 3 Americans entering the workforce today will become disabled. Your paycheck helps you maintain your current way of life. If you find yourself unable to work, Short-term disability insurance will provide cash to help ease the financial stress of a covered illness or injury.

- Zero day elimination period for accidents, as little as 7 days for sickness.
- Benefit replacement dependant on income.
- Guaranteed-issue up to \$5,000 monthly benefit, no medical questions.
- Does not co-ordinate with earned time.
- **Works great for time off after maternity.**
- Portable when you leave employment

Aflac Hospital Choice

Deductibles and co-pays continue to rise on Major Medical Plans- Hospital Choice can help with these increases.

- Guaranteed Issue- No medical questions.
- Initial Hospital Confinement benefit-choice of \$1,500-\$2,000 initial Hospital Benefit
- Additional Daily Hospital Confinement benefit
- **Pairs well with Short term Disability for maternity.**
- Portable when you leave employment



Aflac Accident Advantage

Accident Indemnity Advantage allows you to take charge and help provide for unpredictable injuries by paying cash benefits directly to you.

- Guarantee Issue- no health questions asked.
- No deductibles or co-pays.
- No lifetime limits or policy termination based on number or dollar amount of claims paid.
- No network restrictions- you can choose your medical treatment provider.
- No coordination of benefits- we pay regardless of any other insurance.
- Portable when you leave employment



Aflac Critical Illness

Only 1-in-10 middle-income Americans feel confident in having enough savings to cover family emergencies. Critical Illness Insurance pays you cash to be used for those costs not covered by your major medical insurance, including non medical expenses.

- Pays over and above any other insurance you may have.
- Pays a lump sum benefit upon diagnosis of having had a primary specified health event.
- Portable when you leave employment
- No co-pays, network restrictions, or deductibles.
- Covered Events:



- Coma
- Paralysis
- End Stage Renal Failure
- Persistent Vegetative State
- Major Human Organ transplant
- Stroke
- Heart Attack
- Major 3rd Degree Burns
- Coronary Artery Bypass Surgery
- Sudden Cardiac Arrest

Aflac Cancer Insurance

38% of Americans believe they might never financially recover from a battle with cancer. Cancer insurance assists you and your family to better cope financially and emotionally if a positive diagnosis of cancer ever occurs. Added comfort and protection means the freedom to focus on more important things. Benefits Include:



- Initial Diagnosis Benefit- plus building benefit
- Hospital Confinement benefit
- Radiation & Chemotherapy Benefits
- Surgical/Anesthesia benefits
- Ambulance , Transportations and Lodging benefit
- Cancer Wellness benefits
- Portable when you leave employment

Life Solutions

No one likes to think he or she needs life insurance. But when people depend on you, assuring their financial futures with life insurance benefits is simply the right thing to do.



- Portable- you can take the plan with you if you change jobs or retire.
- Flexible coverage- 10, 20 or 30 year term policies available.
- Up to \$500,000 in coverage depending on age.
- Spouse and child coverage available.

Aflac Dental Insurance

It's no secret that routine dental care contributes to good medical health. Our dental insurance provides benefits for a variety of services.

- No network restrictions.
- No deductibles or precertification requirements.
- Pay regardless of any other insurance
- Portable - you can take the plan with you if you change jobs or retire.
- Policy year maximum \$1,800-plus with the Annual maximum Building benefit, you can receive even more! Each covered persons policy maximum will increase by \$100 each year after each 12 consecutive months the policy is in force up to a maximum of an additional \$500.00



Aflac Vision Insurance

Beyond helping maintain healthy vision, eye exams can help spot high blood pressure, diabetes, high cholesterol, and even brain tumors. We designed our vision plan so individuals and their families can be more proactive about caring for their vision.

- Eye Exam benefit
- Vision Correction benefit
- Specific Diseases/Disorders benefit
- Eye Surgery benefits
- No network restrictions
- Portable-you can take the plan with you if you change jobs or retire.

Contact our Aflac representative for a confidential appointment at your convenience to discuss rates, benefits and to enroll.

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