



Welcome Central Staff Services

Account Manager

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Get help with
expenses
health
insurance
doesn't cover





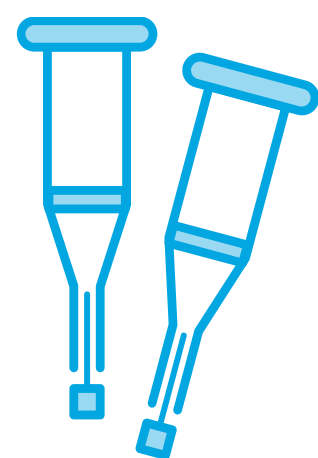
Get the Aflacts

- Cash Benefits are paid directly to policyholders,
- No coordination of benefits- we pay “*in addition*” to your existing benefits
- Coverage is portable.
- Historical rate stability.
- Premiums are payroll deducted
- Family Coverage available
- Weekly rates quoted- will be adjusted as per your payroll

Aflac®

Pre-Existing Condition Disability and Hospital Plans

A pre-existing condition is an illness, disease, infection, disorder, or injury for which, within the 12- month period before the effective date of coverage, prescription medication was taken or medical testing, medical advice, consultation or treatment was recommended or received, or for which symptoms existed that would ordinarily cause a prudent person to seek diagnosis, care, or treatment



Short-term disability⁵

Illnesses or injuries that keep you from working make it difficult to pay your bills. If you experience a covered disability, Aflac's short-term disability coverage helps provide you with a source of income that can allow you to focus on getting better, instead of on your finances.



Short Term Disability

Base Plan - Disability Insurance for illness and off-the-job injuries.

On-the-job rider available

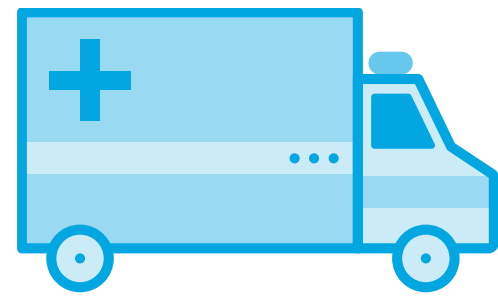
Pre-existing conditions have a 12-month waiting period

- **Guarantee Issue available: NO MEDICAL QUESTIONS**

max to 3,000/month for 6 months- higher amounts require underwriting

- On-the-job coverage is ½ the monthly benefit amount
- 3 age brackets: 18-49; 50-64; 65-74 – you are locked into your rate at time of purchase
- Choice of waiting periods
- Maternity Leave covered
- Sickness disabilities not covered for first 30 days from policy effective date
- COVID 19 – positive diagnosis is covered as a sickness disability
- Rates are based on salary and age at time of application





Accident¹

Accidents happen. When a covered accident happens to you, our accident insurance policy pays you cash benefits (unless assigned) to help with the unexpected medical and everyday expenses that can begin to add up almost immediately.



Accident Advantage

Reimbursement for medical treatments – on and off the job coverage



Example

- Initial treatment benefit.....Hospital ER w/ X-ray-\$220.....Hospital ER only-\$170
Office /other facility w/ x-ray- \$170.....Office/Other facility w/out x-ray - \$120
- Follow-up visits\$50 each (6 max per accident)
- Hospitalization benefit.....\$1,500.00 (min 18 hr. confinement)
- Intensive Care Benefit.....\$800 per day (max to 15 days)
- Specific Injury & Surgical\$150-\$13,000- see schedule
- Physical therapy\$50 per visit /10 max
- Diagnostic Exams (CT Scan, MRI, EEG)..... \$250- 1 per person per year
- Ambulance.....\$250/ground..... \$1,875/air
- Accidental death.....\$200,000 for common carrier accidents\$50,000 other accidents

ER visit.....	170
3 follow ups.....	150
MRI.....	250
10 PT visits.....	500
<hr style="width: 100%; border: 0.5px solid black;"/>	
Total.....	1,070

• Weekly rates: Individual 6.06; Empl + Spouse 7.89; 1 parent family 9.12; 2 Parent Family 11.49





Hospital indemnity⁶

Even a quick trip to the emergency room can result in costly medical bills that health insurance may not cover leaving you with out-of-pocket expenses.

That's where Aflac can help.



AFLAC CHOICE – Hospital Plan

with increasing co-pays and deductibles Aflac’s hospital plan helps meet those needs

Option 1 - BASE PLAN (guarantee issue)

- Hospital Confinement Benefit..... Choose \$500 OR \$1,000- HOSPITAL BENEFIT 1/ person/year
- Daily Hospital Confinement:\$50/day (max 365 days)
- Physicians’ Visits\$25 /visit (individual max 3 visits; family max 6 per year)
- Hospital Emergency Room.....\$150/day – 2 per year, per policy
- Lab Test and X-ray benefit.....\$35/day- 2 per person/per year
- Medical Diagnostic & Imaging:\$150 – 2 per year, per person
- Ambulance..... \$200/day..... Ground; \$2,000/day –Air..... 2 per year, per person
- Pre-existing conditions have a 12-month waiting period; rates are weekly
- Rates for Option 1 Benefits – weekly amounts

Ages 18-75	Individual			Employee & Spouse			1 Parent Family			2 Parent Family		
	18-49	50-59	60-75	18-49	50-59	60-75	18-49	50-59	60-75	18-49	50-59	60-75
500	5.06	6.45	6.57	9.16	9.90	10.05	9.30	9.51	9.69	11.01	11.19	11.52
1,000	7.77	8.13	8.29	11.88	12.78	13.26	11.43	11.61	11.79	13.68	13.83	14.58

Option 2 - Add surgical and Intensive care benefits for an additional

Individual			Employee & Spouse			1 Parent Family			2 Parent Family		
18-49	50-59	60-75	18-49	50-59	60-75	18-49	50-59	60-75	18-49	50-59	60-75
2.46	3.30	4.41	4.59	6.63	8.49	3.69	4.26	5.76	4.92	4.80	9.54





Cancer/ Critical Illness

Coverage when you really need it. Our Cancer Protection and Critical Illness insurance policies help cover innovative treatments with benefits that care for you as a whole person. Learn how Aflac benefits can help.

Cancer Care

	Select	Classic	Premier
Wellness Benefit (1 per year)	40	75	100
Initial Diagnosis Benefit	2,000; Child 14,000	4,000; Child 18,000	6,000 Child 22,000
Initial Diagnosis Benefit builds 500 per year until age 65	included	included	included
Hospital Confinement Benefit	200/day	300/day	300/day
Radiation therapy	175 per week	350 per week	500 week
Injected Chemotherapy	300 per week	600 per week	900 per week
Oral Chemotherapy Topical Chemotherapy	135/ day 100/ prescription max to 405/month	250 per day 150/ prescription max to 750/month	400 per script 200/ prescription max to 1,200/month
Skin Cancer Surgery	20-200	35-400	50-600
Surgical Benefit Anesthesia: 25% of surgical	100-1700	100-3400	150-5000
Stem Cell Transplant	3,500 lifetime max	7,000 lifetime max	10,000 lifetime max
Bone Marrow Transplant Benefit to Donor	3500 lifetime max 500	7000 lifetime max 750	10,000 lifetime max 1,000
NCI Evaluation	500	500	1,000
Rates			
Individual	5.94	8.94	12.39
1 Parent Family	6.15	9.15	12.60
Employee & Spouse	10.41	15.99	22.29
2 Parent Family	10.62	16.20	22.50





Critical illness³

Serious illnesses such as a heart attack or stroke can have an impact on your financial health. Aflac's Critical Care Protection insurance can help provide peace of mind if you experience a covered health event.



Critical Illness Rider

Heart Attack, Stroke, Kidney Failure, Sudden Cardiac Arrest

- First Occurrence benefit.....\$5,000 adult; \$7,500/children
- Recurrence Benefit.....\$ 2,500
- Hospital Benefit.....\$240/day – no lifetime max
- Continuing Care – Dialysis, Hospice, Physical
Therapy, Speech Therapy, Occupational.....\$125/day – no lifetime max
- Recovery Benefit.....\$500/month for 6 months

Rates are weekly

Rates	Individual	1 Parent Family	Employee&Spouse	2 Parent Family
18-35	2.19	2.34	3.72	3.72
36-45	3.60	3.63	6.18	6.18
46-55	4.95	4.98	9.06	9.06
56-75	6.18	6.36	12.51	12.51

Lump Sum Critical Illness plans available





**Ready to
take the
next step
to protect
your future?**



Phone enrollment

Aflac uses Everwell™ to accept applications over the phone

Your agent will be in touch by phone to help complete the steps for you to apply for the Aflac insurance policies you choose.

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Want to see brochures ?

Click on the link below

<https://www.aflacenrollment.com/CentralStaffServicesInc/N99515613327>



Recap

- ✓ Aflac benefits are 100% Voluntary
- ✓ Aflac pays cash benefits to our policyholders
- ✓ No coordination of benefits
- ✓ Plans are portable at the same rate
- ✓ Disability, Accident, Hospital, Cancer/Critical Illness
- ✓ Online services provide access to account information
- ✓ Claims can be submitted online, via fax or use our smartapp
- ✓ When submitting supporting documents for a claim –
obtain an itemized bill from the medical provider- i.e. itemized bill
(remember documents should have treatment dates and medical codes)
- ✓ Wellness benefits on the cancer plan and doctor visits on the hospital plan do not require backup documentation



Thank you

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