



MAKE THE MOST OF YOUR INSURANCE OPTIONS →



Aflac is different from Health Insurance; It's Insurance for daily living.
Major Medical pays doctors and hospitals; It pays cash benefits directly to you to help with daily expenses when you're sick or hurt!

Accident Plan ^{(1) (c)}

<< MONTHLY RATES for UNIONS >>

(Enroll before Age 70 – Renewable for LIFE)

	<u>Individual</u>	<u>Insured & Spouse</u>	<u>Single Parent</u>	<u>2 Parent Family</u>
Level 1:	\$17.42	\$21.71	\$26.78	\$33.02

What is Accident Insurance?

It's a way to stay ahead of the medical and out-of-pocket expenses that add up so quickly after an accidental injury - not just for emergency treatment, hospital stays, chiropractors, physical therapy and medical exams, but for other expenses you may face, such as transportation and lodging needs. Children covered to 25 years old.

Cancer/Heart Attack Plan - With \$75 annual wellness rebate*

(Enroll before Age 70 – Guaranteed coverage for LIFE)

	<u>Single</u>	<u>Insured + Dependents</u>	<u>Insured & Spouse + Dependents</u>	
Level 2	\$30.10	\$ 36.80	\$50.90	→ (\$2000 first occurrence)
Level 3	\$37.50	\$44.90	\$62.60	→ (\$5000 first occurrence)

* **Add: \$.70-wk / \$ 1.05-wk / \$ 1.50-wk to increase First Occurrence Benefit by \$500 annually with the building benefit rider -**



(Additional Coverage) Heart Attack / Stroke / Renal Failure

Issue Age:	<u>Individual</u>	<u>1-Parent Family</u>	<u>2-Parent Family</u>
18-35	<u>Add:</u> \$8.71	\$9.23	\$14.30
36-45	\$13.52	\$13.65	\$23.01
46-55	\$18.07	\$18.20	\$33.15
56-70	\$22.10	\$22.88	\$44.59

What is Cancer/Critical Illness Insurance?

A cancer/specified-disease insurance policy can also help protect your income and savings from expenses that aren't covered by your major medical health insurance policy, including: Deductibles, out-of-network doctors, travel and lodging when treatment is far from home, child care and everyday household bills such as car and home payments.

Disability Income Protector (DIPA)

← ACCIDENT & SICKNESS COVERAGE:

Enroll before Age 65 – Guaranteed coverage to Age 70)

* **PAYS ABOVE NYS DISABILITY & WORKERS COMP. – ON & OFF THE JOB**

COVERS PARTIAL & FULL DISABILITY		6 MONTH COVERAGE PERIOD		No medical testing. Aflac New York's Disability Income Protection Advantage benefits provide a source of income while you concentrate on getting better.
Annual Salary (Before Taxes)	<u>MONTHLY BENEFIT</u> <u>On Job Limit \$1500</u>	AGE 18-49	AGE 50-64	
29K	\$1000	\$ 48.10	\$ 61.10	
38K	\$1,500	\$ 72.15	\$ 91.65	
53K	\$2,000	\$ 88.40	\$ 114.40	

ELIMINATION (WAITING) PERIOD: 1 WEEK FOR ACCIDENTS / 2 WEEKS FOR SICKNESS

With Aflac you get:

- ✓ **Benefits paid direct to you. No coordination with other plans you have.**
- ✓ **Tax-free payments. You can never be dropped for age/health reasons.**
- ✓ **Portable (take with you regardless of job or address change). For Life.**
- ✓ **Coverage starts at less than \$1 per day. No rate increases. Ever.**