



Aflac benefits are paid directly to YOU to help you with out of pocket expenses

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ACCIDENT PLAN	HOSPITAL CHOICE	CANCER PLAN	CRITICAL CARE PROTECTION																																																																																																											
<p>Pays Cash benefits for treatment related to accidental injuries <u>Coverage for 24 Hours a Day</u></p>	<p>Pays Cash benefits for hospitalization due to sickness, surgery, maternity and injury 30 day wait period for sickness / 12 mts wait period pre-ex/ 10 mts wait period maternity</p>	<p>Pays a Cash benefit upon initial diagnosis of internal Cancer with a variety of other benefits payable throughout Cancer treatment including skin cancer. * 30 day initial waiting period</p>	<p>Pays a Cash benefit upon diagnosis of a catastrophic event Heart Attack, Stroke, Major Third Degree Burns, Coma, Paralysis, Coronary Artery Bypass Surgery, End Stage Renal Failure, Persistent Vegetative State * 30 day initial waiting period</p>																																																																																																											
<p>\$120 Emergency Treatment \$35 Follow Up Treatment x6 \$35 Physical Therapy x10 \$1000 Initial Hospital Admission \$250 per day in hospital \$2000 Admitted directly in ICU \$400 per day in ICU \$200 Major Diagnostic Exam \$125 Appliances \$35 - 12500 Specific Sum Injury \$600 Transportation - round trip \$125 Family Lodging - per night Accidental Death \$50,000 Accidental in common carrier \$187,500 Accidental Dismemberment \$625 - \$40000 \$60 Wellness Benefit Once annually per policy</p>	<p>1. Base Plan Initial Hospitalization \$1,000 once annually E.R. \$100 2X per year per person Rehabilitation Facility \$100 Short Stay \$100 2X per year</p> <p>2. Includes all option 1 Plus Extended Benefits Physician Visit: \$25 per visit 3 visits individual / 6 visits with dependent Ambulance \$200 / Air \$2,000 Diagnostic & Imaging \$150 2X per year X-Ray /Labs Benefit: \$35 2X per year per person</p> <p>3. Includes all option 1 & 2 Plus Surgical Care Initial Assistance Benefit: \$100 Surgical Benefit: \$50-\$1000 Invasive Exam \$100 Daily Hospital Confinement: \$100 Daily ICU Confinement: \$500</p> <p>Second Surgical Opinion Benefit: \$50 1X per year</p>	<p>Initial Diagnosis of Internal Cancer \$4,000 (High) \$1,000 (Low) Building Benefit: \$500 annually Accrues up until age 65 Radiation: \$1,200 / \$600 mthly Stem Cell Transplant or Bone Marrow Transplant \$7,000 / \$3,500 Hospital Confinement \$200 (High Plan) / \$100 (Low Plan) daily, 2x on day 31+ Lodging Benefit if traveling over 50 miles from home: \$65/ \$50 (90 days per year) Airfare and travel if over 50 miles from home: \$1,200 / \$1,050 Includes the Specified Disease Benefit Rider: Initial Diagnosis: \$2,000 Wellness Benefit: \$75/\$25 Once annually per covered person</p> <p>Waiver of Premium</p> <p>BSO CONTRIBUTES \$6.48 per pay period towards your option of the Aflac Cancer policies below</p>	<p>Initial Diagnosis: \$7500 Building Benefit: \$500 annually Building Benefit accrues up to age 65 Reoccurrence Benefit: \$3500 Hospitalization: \$300 daily Continuing Care: \$125 daily for 75 days Travel & Lodging over 50 miles from home Intensive Care Unit Confinement: Days 1-7: \$800 daily Days 8-15: \$1,300 daily Days 16-30: \$500 daily Step Down ICU: \$500 daily max 15 days Progressive Benefit For Hospital ICU/ Step-down ICU Confinement Accumulates \$2 a month up to age 65</p> <p>Specified Heart Surgery Benefits:</p> <p>Tier One: \$4,000 benefit when a covered person undergoes one of the following: Heart Valve Surgery or Surgical Treatment of Abdominal Aortic Aneurysm</p> <p>Tier Two: \$2,000 benefit when a covered person undergoes one of the following: Coronary Angioplasty • Transmyocardial revascularization (TMR) Arterectomy • Coronary Stent Implantation • Cardiac Catherization Automatic Implantable Cardioverter Defibrillator (AICD) placement Pacemaker Implant</p>																																																																																																											
<p>BI-WEEKLY RATES (AGE 18 - 75)</p>	<p>BI-WEEKLY RATES (AGE 18 - 75)</p>	<p>BI-WEEKLY RATES (Employee ages 18 -75)</p>	<p>BI-WEEKLY RATES</p>																																																																																																											
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AFLAC-SHORT TERM DISABILITY

Maternity Benefit Period Limited to:
5 weeks natural delivery / 7 weeks c-section delivery

Bi-weekly Rates for industry Class B.
7 day elimination period for off-the-job Accident & Sickness

30-day initial waiting period for sickness
 10 month waiting period to cover maternity
 12 month waiting period for pre-existing conditions.

Guarantee issue coverage maximum is 6 months / \$4,000 benefit

Annual Income		\$19,000	\$22,000	\$24,000	\$26,000	\$27,000	\$29,000	\$32,000	\$34,000	\$36,000	\$38,000
Monthly Disability Income		\$1,000	\$1,100	\$1,200	\$1,300	\$1,400	\$1,500	\$1,600	\$1,700	\$1,800	\$1,900
Benefit Period	Age										
3 MONTHS	18-49	\$10.20	\$11.22	\$12.24	\$13.26	\$14.28	\$15.30	\$16.32	\$17.34	\$18.36	\$19.38
	50-64	\$12.60	\$13.86	\$15.12	\$16.38	\$17.64	\$18.90	\$20.16	\$21.42	\$22.68	\$23.94
	65-74	\$14.40	\$15.84	\$17.28	\$18.72	\$20.16	\$21.60	\$23.04	\$24.48	\$25.92	\$27.36
6 MONTHS	18-49	\$13.80	\$15.18	\$16.56	\$17.94	\$19.32	\$20.70	\$22.08	\$23.46	\$24.84	\$26.22
	50-64	\$16.20	\$17.82	\$19.44	\$21.06	\$22.68	\$24.30	\$25.92	\$27.54	\$29.16	\$30.78
	65-74	\$20.40	\$22.44	\$24.48	\$26.52	\$28.56	\$30.60	\$32.64	\$34.68	\$36.72	\$38.76

Annual Income		\$39,000	\$41,000	\$43,000	\$45,000	\$47,000	\$49,000	\$50,000	\$52,000	\$55,000	\$57,000
Monthly Disability Income		\$2,000	\$2,100	\$2,200	\$2,300	\$2,400	\$2,500	\$2,600	\$2,700	\$2,800	\$2,900
Benefit Period	Age										
3 MONTHS	18-49	\$20.40	\$21.42	\$22.44	\$23.46	\$24.48	\$25.50	\$26.52	\$27.54	\$28.56	\$29.58
	50-64	\$25.20	\$26.46	\$27.72	\$28.98	\$30.24	\$31.50	\$32.76	\$34.02	\$35.28	\$36.54
	65-74	\$28.80	\$30.24	\$31.68	\$33.12	\$34.56	\$36.00	\$37.44	\$38.88	\$40.32	\$41.76
6 MONTHS	18-49	\$27.60	\$28.98	\$30.36	\$31.74	\$33.12	\$34.50	\$35.88	\$37.26	\$38.64	\$40.02
	50-64	\$32.40	\$34.02	\$35.64	\$37.26	\$38.88	\$40.50	\$42.12	\$43.74	\$45.36	\$46.98
	65-74	\$40.80	\$42.84	\$44.88	\$46.92	\$48.96	\$51.00	\$53.04	\$55.08	\$57.12	\$59.16

Annual Income		\$58,000	\$60,000	\$63,000	\$65,000	\$69,000	\$71,000	\$72,000	\$74,000	\$78,000	\$83,000
Monthly Disability Income		\$3,000	\$3,100	\$3,200	\$3,300	\$3,400	\$3,500	\$3,600	\$3,700	\$3,800	\$3,900
Benefit Period	Age										
3 MONTHS	18-49	\$30.60	\$31.62	\$32.64	\$33.66	\$34.68	\$35.70	\$36.72	\$37.74	\$38.76	\$39.78
	50-64	\$37.80	\$39.06	\$40.32	\$41.58	\$42.84	\$44.10	\$45.36	\$46.62	\$47.88	\$49.14
	65-74	\$43.20	\$44.64	\$46.08	\$47.52	\$48.96	\$50.40	\$51.84	\$53.28	\$54.72	\$56.16
6 MONTHS	18-49	\$41.40	\$42.78	\$44.16	\$45.54	\$46.92	\$48.30	\$49.68	\$51.06	\$52.44	\$53.82
	50-64	\$48.60	\$50.22	\$51.84	\$53.46	\$55.08	\$56.70	\$58.32	\$59.94	\$61.56	\$63.18
	65-74	\$61.20	\$63.24	\$65.28	\$67.32	\$69.36	\$71.40	\$73.44	\$75.48	\$77.52	\$79.56

Annual Income		\$88,000	\$92,000	\$93,000	\$97,000	\$102,000	\$110,000	\$116,000	\$119,000	\$120,000	\$122,000
Monthly Disability Income		\$4,000	\$4,100	\$4,200	\$4,300	\$4,400	\$4,500	\$4,600	\$4,700	\$4,800	\$4,900
Benefit Period	Age										
3 MONTHS	18-49	\$40.80	\$41.82	\$42.84	\$43.86	\$44.88	\$45.90	\$46.92	\$47.94	\$48.96	\$49.98
	50-64	\$50.40	\$51.66	\$52.92	\$54.18	\$55.44	\$56.70	\$57.96	\$59.22	\$60.48	\$61.74
	65-74	\$57.60	\$59.04	\$60.48	\$61.92	\$63.36	\$64.80	\$66.24	\$67.68	\$69.12	\$70.56
6 MONTHS	18-49	\$55.20	\$56.58	\$57.96	\$59.34	\$60.72	\$62.10	\$63.48	\$64.86	\$66.24	\$67.62
	50-64	\$64.80	\$66.42	\$68.04	\$69.66	\$71.28	\$72.90	\$74.52	\$76.14	\$77.76	\$79.38
	65-74	\$81.60	\$83.64	\$85.68	\$87.72	\$89.76	\$91.80	\$93.84	\$95.88	\$97.92	\$99.96

Annual Income		\$125,000	\$128,000	\$131,000	\$134,000	\$135,000	\$137,000	\$140,000	\$143,000	\$146,000	\$149,000
Monthly Disability Income		\$5,000	\$5,100	\$5,200	\$5,300	\$5,400	\$5,500	\$5,600	\$5,700	\$5,800	\$5,900
Benefit Period	Age										
3 MONTHS	18-49	\$51.00	\$52.02	\$53.04	\$54.06	\$55.08	\$56.10	\$57.12	\$58.14	\$59.16	\$60.18
	50-64	\$63.00	\$64.26	\$65.52	\$66.78	\$68.04	\$69.30	\$70.56	\$71.82	\$73.08	\$74.34
	65-74	\$72.00	\$73.44	\$74.88	\$76.32	\$77.76	\$79.20	\$80.64	\$82.08	\$83.52	\$84.96
6 MONTHS	18-49	\$69.00	\$70.38	\$71.76	\$73.14	\$74.52	\$75.90	\$77.28	\$78.66	\$80.04	\$81.42
	50-64	\$81.00	\$82.62	\$84.24	\$85.86	\$87.48	\$89.10	\$90.72	\$92.34	\$93.96	\$95.58
	65-74	\$102.00	\$104.04	\$106.08	\$108.12	\$110.16	\$112.20	\$114.24	\$116.28	\$118.32	\$120.36

Annual Income		\$150,000
Monthly Disability Income		\$6,000
Benefit Period	Age	
3 MONTHS	18-49	\$61.20
	50-64	\$75.60
	65-74	\$86.40
6 MONTHS	18-49	\$82.80
	50-64	\$97.20
	65-74	\$122.40