

## Group Accident Insurance

An accident insurance plan provides benefits to help cover the costs associated with unexpected bills. This plan pays over and above medical and can purchase without having medical insurance. Below is a brief summary of some of the benefits included in the plan.

Accidental Death & Dismemberment	Benefit of up to \$50,000
Covered Fractures & Dislocations	Benefit of up to \$4,000
Medical Expenses for X-Ray or Doctor Services	Benefit of up to \$125 per accident
ER Visits	Benefit of up to \$200
ER Treatment	Up to \$200
Transportation	Up to \$300
Injuries Requiring Surgery	Benefit of up to \$600
Accident Follow-up Treatment	\$30 up to 6 treatments
Physical Therapy	\$30 up to 6 treatments (one per day)
Ambulance Services	Up to \$1,000
Wellness Benefit	\$50 per year

& many other benefits.

***Coverage is guaranteed-issue for the employee's first year only***

## Group Critical Illness Insurance

A group critical illness plan helps prepare you for the added costs of battling a specific critical illness. This plan pays over and above medical and you can purchase it without having medical insurance. Below is a brief summary of some of the benefits included in this plan.

Illness Covered Under Plan	Benefit Amount
Cancer	Lump Sum Benefit of \$10,000, \$20,000, or \$30,000 upon diagnosis
Heart Attack	Lump Sum Benefit of \$10,000, \$20,000 or \$30,000 upon diagnosis
Major Organ Transplant	Lump Sum Benefit of \$10,000, \$20,000 or \$30,000 upon diagnosis
Renal Failure	Lump Sum Benefit of \$10,000, \$20,000 or \$30,000 upon diagnosis
Stroke	Lump Sum Benefit of \$10,000, \$20,000 or \$30,000 upon diagnosis
Carcinoma in Situ	Lump Sum Benefit of \$2,500, \$5,000 or \$7,500 upon diagnosis
Coronary Artery Bypass Surgery	Lump Sum Benefit of \$2,500, \$5,000 or \$7,500 upon diagnosis
Additional Occurrence Benefit	Lump Sum Benefit of \$10,000, \$20,000 or \$30,000 upon diagnosis of an additional illness
Re-Occurrence Benefit	Lump Sum Benefit of \$10,000, \$20,000 or \$30,000 upon diagnosis of the same condition
Health Screening Benefit	\$50 per year

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## Group Hospital Indemnity Insurance

A hospital indemnity plan provides benefits for hospitalization & surgery related expenses due to sickness or injury. This plan pays over and above medical and can purchase without having medical insurance. Below is a brief summary of some of the benefits included in the plan.

Hospital Confinement	\$150 per day up to 180 days
Hospital Admission	\$1500 per admission
Hospital Intensive Care	\$150 per day, 30 day max
Mammography Benefit	\$50 per year
Well Baby Care	\$25 per visit
Surgical & Anesthesia Benefit	Up to \$1,500
Hospital Emergency Room/Physician Benefit	\$50 per visit
Out of Hospital Prescription Drug Benefit	\$10, 5 prescription max per year

& many other benefits.

***Coverage is guaranteed-issue for the employee's first year.***

## Short Term Disability Insurance

A short term disability plan provides a benefit when you suffer a sickness or injury that leaves you totally disabled or partially disabled. Below is an example of how benefits may be paid.

Protection of your paycheck	Due to injury, illness or maternity leave (maternity caps at 6 or 8 weeks).
2 choices of Waiting Periods & Benefit Periods	0/7/6, 0/30/6 (the 0/7 & the 0/30 are the daily waiting periods and the 6 months is the duration of benefits)
Customization concerning monetary benefit	\$500 to \$3,000 per month
Partial Disability Benefit	Pays one-half of the daily disability benefit for each day of partial disability
Partial Disability Benefit Period	3 months
Waiver of Premium Benefit	Premium is waived after 90 consecutive days of disability (Total or Partial)

Coverage is guaranteed-issue, provided the applicant has not had any prior Disability coverage through Aflac.

**If you are interested in applying for Short-term Disability coverage please contact:**

**Eric McClelland – Aflac Associate  
(217) 430-8498**

## Cancer Insurance

The cancer plan provides a benefit upon initial diagnosis of a covered cancer, with a variety of other benefits payable throughout cancer treatment. Below is a brief summary of some of the benefits included in the plan.

Cancer Initial Diagnosis	Up to \$6,000
Injected Chemotherapy Benefit	\$900
Oral/Topical Chemotherapy Benefits	\$400
Radiation	\$500
Experimental Treatment	\$500
Immunotherapy Benefit	\$500
Transportation Benefit	Up to \$1500 round trip
Wellness Benefit	\$100 per year
Stem Cell Transplant	\$10,000
Bone Marrow Transplant	\$10,000
Blood & Plasma Benefit	\$150
Hospital Confinement	\$300
& many other benefits. Health Questions may apply	

## Voluntary Life Insurance

Life is unpredictable. You can't predict when you will die, whether from a disease, accidental injury, or natural causes. But you can purchase coverage to help provide a cash benefit to help pay for funeral expenses or additional expenses. Our life insurance helps offer peace of mind when an unexpected death occurs.

Employee Guarantee Issue Amount (under age 70):	\$200,000
Spouse Guarantee Issue Amount:	\$50,000
Children Guarantee Issue Amount:	\$10,000 (Can choose \$5,000 or \$10,000)
Minimum Amount of Life Insurance for employees:	\$10,000
Maximum Amount of Life Insurance for employees:	\$250,000, not to exceed 10 times annual salary
Waiver of Premium Benefit for employees:	Age 60 w/ 6 month waiting period, terminates at age 65

***Coverage is guaranteed-issue for the employee's first year.***