

# Voluntary Aflac Coverage



- The Aflac program is available to all Huston-Tillotson employees at a low group rate.
- You can enroll in Accident, Cancer, Critical Care Protection, and Hospital coverage for yourself and your dependents.
- Aflac benefits are paid directly to you and may pay above and beyond the gaps that your core medical coverage may not cover for treatment due to an injury or illness.
- With the potential out-of-pocket medical expenses (co-pays, deductible, etc.) for an individual at HT, Aflac is a very easy way to protect you (and your assets) from an expensive health situation.
- And your low group rate never changes or goes up...even if you leave HT.
- To enroll please contact David Schroeder at [d1\\_schroeder@us.aflac.com](mailto:d1_schroeder@us.aflac.com) or 214-263-0419.

# Available Aflac Policies



**Accident**: Pays on any injury/accident that results in a physician visit. Rate starts at \$21.97/paycheck for individuals and includes a \$90 annual wellness benefit. This policy is a must-have for active people!

**Cancer**: We all know someone who has been through cancer...it takes a long time to deal with it and it's very expensive. Be prepared with the Aflac Cancer policy where kids are free to add and benefits cover screenings, diagnosis, and treatment.

**Critical Care Protection**: Pays large benefits should a covered person have a heart attack, stroke, and other events. Benefits include ambulance, \$22,500 initial occurrence, hospital, ICU, and 6 months of follow-up visits.

**Hospital Choice**: Aflac's only 'broad-coverage' policy that pays on both sicknesses and injuries. Includes benefits for hospitalization, ER visits, doctor visits, labs, surgery, MRI/CT scans, and more. A perfect plan for those looking for ahead toward maternity.

# Accident Policy



*Rate starts at \$21.97 for Employee-only.*

This basic policy pays benefits for any injury/accident that results in a physician visit. That can be a chipped tooth, sprained ankle, hurt back, broken bone, or a car wreck. Below is an example for a recent car accident claim:

- \$200 Ambulance
- \$200 ER
- \$200 MRI
- \$1,300 Injury and surgery
- \$1,000 Admission to hospital for full day
- \$1,000 4 nights in hospital
- \$250 Laceration
- \$150 Concussion
- \$300 Wheelchair
- \$210 Follow-up visits
- \$350 Physical therapy
  
- **\$5,160** Direct deposit benefits (tax-free)

*And Aflac pays more benefits if the injury is due to an organized sport!*

# Cancer Policy



*Rate starts at \$33.50 for Employee-only.*

1-in-2 men and 1-in-3 women will be diagnosed in their lifetime, and cancer is the #2 killer in the US. And with Aflac, children (under age of 26) are free to add!

Below is an example for a recent cancer claim:

- \$75 Wellness benefit
- \$200 Biopsy
- \$5,000 Initial diagnosis
- \$4,000 IDR building benefit
- \$300 Second opinion
- \$4,800 18 days in hospital (total)
- \$9,600 6 months of chemo
- \$600 6 months of anti-nausea medication
- \$4,800 3 months radiation
- \$2,850 Surgery
- \$330 Mileage and 2 nights of hotel
- \$500 Reconstructive surgery
- **\$33,055** Direct deposit benefits (tax-free)

# Critical Care Protection Policy



*Rate starts at \$24.05 for Employee-only who is 36-45.*

If you have high blood pressure/cholesterol, a family history of heart attack, stroke, or diabetes – this is a policy to seriously consider. Below is an example for a recent stroke claim:

- \$250 Ambulance
- \$22,500 First occurrence benefit
- \$5,000 FOBBR building benefit
- \$3,600 12 days in hospital (total)
- \$3,200 4 of those days in ICU
- \$4,250 34 follow-up/continuing care visits after hospital
  
- \$38,800 Direct deposit benefits (tax-free)

*If you are in the 40-50+ age range, this is a great plan to get into place.*

# Hospital Choice Policy



*Rate starts at \$57.20 for Employee-only.*

This broad-coverage policy pays benefits for any injury or sickness; and can pay for benefits from a simple physician visit to hospitalization. Below is an example for a recent hospitalization/sickness claim:

- \$200 Ambulance
- \$100 ER
- \$150 CT scan
- \$35 Lab work
- \$1,000 Admission to hospital
- \$4,000 8 nights in ICU
- \$500 5 nights in regular room
- \$500 Surgery
- \$75 3 follow-up visits
- \$6,560 Direct deposit benefits (tax-free)

*Also, policy can pay if a newborn ends up in NICU on a maternity claim.*

# Summary



- Please see the available monthly (per paycheck) rates and brochures.
- This is the time of year to add new policies or revise what you currently have with Aflac.
- If you want to enroll, email David Schroeder at [d1\\_schroeder@us.aflac.com](mailto:d1_schroeder@us.aflac.com) to start that process.
- All additions/changes must be completed by Friday, December 13.
- If you have questions or need help with current claims, please reach out to David.
  - [d1\\_schroeder@us.aflac.com](mailto:d1_schroeder@us.aflac.com)
  - 214-263-0419 (cell)