Hello and welcome to your Aflac

Open Enrollment



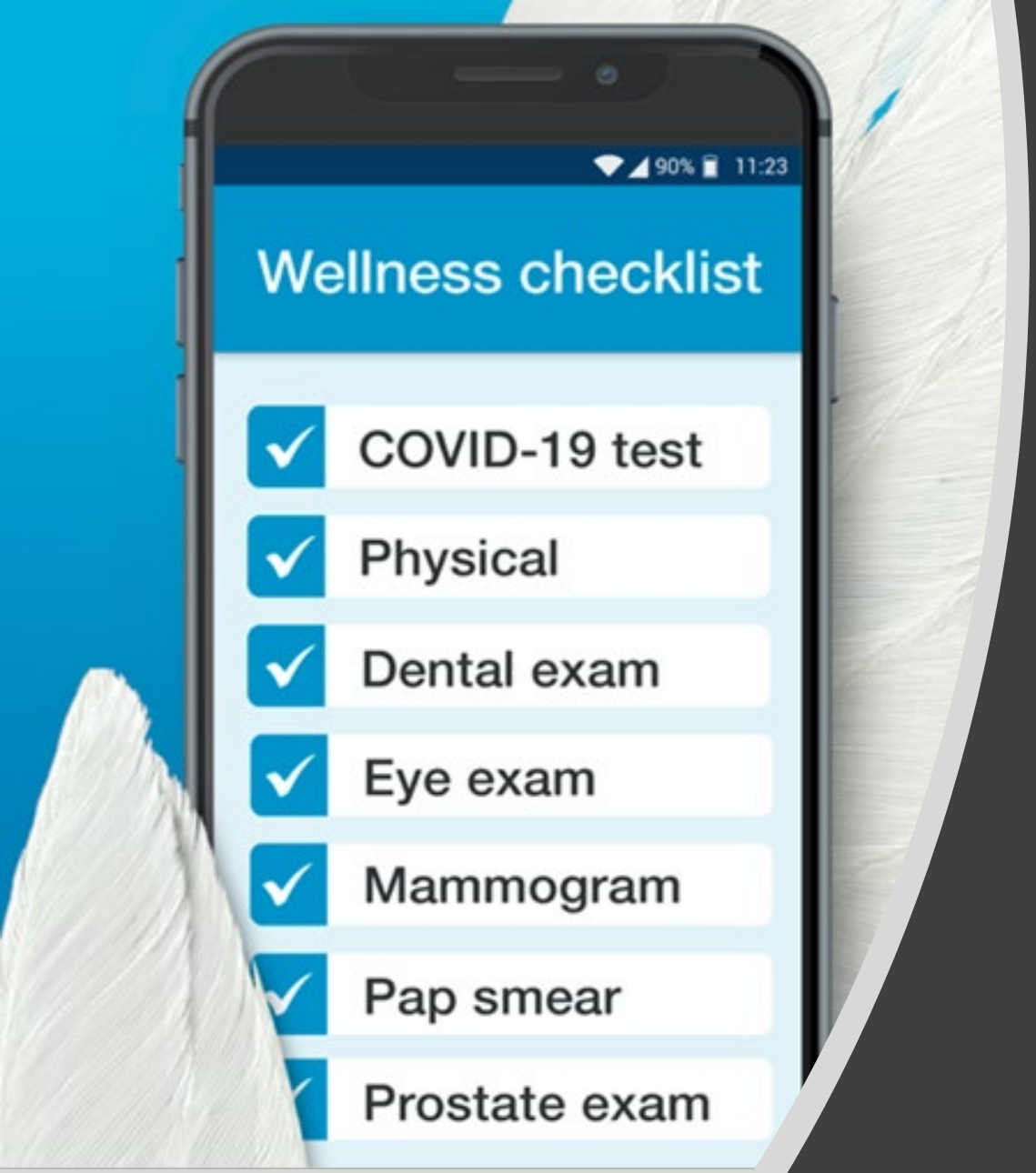
Your Aflac Agent can assist you with questions, claims, or adding or changing coverage

Aflac®

Coverage is underwritten by American Family Life Assurance Company of Columbus. In New York, coverage is underwritten by American Family Life Assurance Company of New York.

This is an Aflac insurance sales presentation.

Worldwide Headquarters | 1932 Wynnton Road | Columbus, GA 31999 | aflac.com



Good News….
No Rate increases !!!

Remember to file your Wellness Benefits



Getting paid is as easy as 1-2-3!

1. Visit aflac.com/myaflac or download the **Aflac SmartClaim®** app to register and log in to your account.
2. **Enroll in claims direct deposit**[1] to take advantage of Aflac One Day Pay℠.[2]
3. **File and track your claim** online at **aflac.com/myaflac** or on the **Aflac SmartClaim app**.[3] Submit your claim by 3 p.m. ET, Monday-Friday, for One Day Pay.

TRACK THE STATUS OF YOUR CLAIM:

View your message center on the MyAflac mobile app or at **aflac.com/myaflac** for updates on your Aflac SmartClaim submission.

Not sure what you need to file your claim?
Go to **aflac.com/myresources** to find out.

Aflac SmartClaim®
One Day Pay™

Download on the App Store

GET IT ON Google Play







Plans Available

- Accident
- Hospital
- Cancer
- Short Term Disability
- Critical Illness
- Maternity

We help people protect what matters most by helping to provide financial security and peace of mind when they need it most

Our policies are designed to help you:

- Hold on to what you work so hard for every day
- Protect your income from unexpected illness and accidents
- Supplement major medical by filling in the gaps

Health insurance wasn't meant to cover everything

- 62 percent of bankruptcies were attributed in part to medical debt.[1]
- 44 percent of employees say that they could not pay $1,000 in out-of-pocket costs.[2]
- More than half (52%) of employees worry about health care costs that are not covered by insurance, and younger employees feel this most strongly.[2]



Even with health insurance, out-of-pocket costs can be high. Deductibles, copayments, coinsurance, prescription drugs, plus other expenses that keep coming even when you're sick or hurt ... It can all add up quickly. That's why there's Aflac. You work hard for your paycheck, and we're here to help you protect it.

Aflac can help fill the gaps health insurance leaves behind. Aflac pays you cash benefits directly, unless otherwise assigned. Use the benefits to help pay:



out-of-pocket medical expenses like deductibles or copayments.



hospital stays which average $30,000 for three days.[3]



Aflac accident insurance helps ensure your finances aren't caught off guard, too. When it occurs, the last thing on your mind is the charges that may be accumulating.

AFLAC ACCIDENT ADVANTAGE – OPTION 4 BENEFIT OVERVIEW

BENEFIT NAME	BENEFIT AMOUNT
INITIAL ACCIDENT HOSPITALIZATION BENEFIT	$1,500 when admitted for a hospital confinement of at least 18 hours or $2,500 when admitted directly to an intensive care unit of a hospital for a covered accident, per calendar year, per covered person
ACCIDENT HOSPITAL CONFINEMENT BENEFIT	$300 per day, up to 365 days per covered accident, per covered person
INTENSIVE CARE UNIT CONFINEMENT BENEFIT	Additional $500 per day for up to 15 days, per covered accident, per covered person
ACCIDENT TREATMENT BENEFIT	Payable once per 24-hour period and only once per covered accident, per covered person Hospital emergency room with X-ray: $200 Hospital emergency room without X-ray: $170 Office or facility (other than a hospital emergency room) with X-ray: $150 Office or facility (other than a hospital emergency room) without X-ray: $120
AMBULANCE BENEFIT	$250 ground ambulance transportation or $1,875 air ambulance transportation
BLOOD/PLASMA/PLATELETS BENEFIT	$300 once per covered accident, per covered person
MAJOR DIAGNOSTIC AND IMAGING EXAMS BENEFIT	$250 per calendar year, per covered person
ACCIDENT FOLLOW-UP TREATMENT BENEFIT	$40 for one treatment per day (up to a max of 6 treatments), per covered accident, per covered person
THERAPY BENEFIT	$40 for one treatment per day (up to a max of 10 treatments), per covered accident, per covered person
APPLIANCES BENEFIT	Benefits are payable for the medical appliances listed below: Back brace: $350 · Body jacket: $350 · Knee scooter: $350 · Wheelchair: $350 · Leg brace: $150 · Crutches: $120 · Walker: $120 · Walking boot: $120 · Cane: $25 Payable once per covered accident, per covered person
PROSTHESIS BENEFIT	$1,000 once per covered accident, per covered person
PROSTHESIS REPAIR OR REPLACEMENT BENEFIT	$1,000 once per covered person, per lifetime
REHABILITATION FACILITY BENEFIT	$200 per day
HOME MODIFICATION BENEFIT	$4,000 once per covered accident, per covered person
ACCIDENT SPECIFIC-SUM INJURIES BENEFITS	Pays benefits for the treatments listed below: DISLOCATIONS ..... $120–$4,500 BURNS ..... $135–$13,000 SKIN GRAFTS ..... 50% of the burns benefit amount paid for the burn involved EYE INJURIES Surgical repair ..... $350 Removal of foreign body by a physician .. $75 LACERATIONS Not requiring sutures ..... $40 Less than 5 centimeters ..... $90 At least 5 cm but not more than 15 cm . $300 Over 15 centimeters ..... $600 FRACTURES ..... $150–$4,000 CONCUSSION (brain) ..... $150 EMERGENCY DENTAL WORK Broken tooth repaired with crown ..... $500 Broken tooth resulting in extraction ..... $160 COMA ..... $12,500 PARALYSIS Quadriplegia ..... $12,500 Paraplegia ..... $6,250 Hemiplegia ..... $4,750 SURGICAL PROCEDURES ..... $250–$1,500 MISCELLANEOUS SURGICAL PROCEDURES ..... $140–$350 PAIN MANAGEMENT (NON-SURGICAL) Epidural $100
ACCIDENTAL-DEATH BENEFIT	Common-Carrier Accident / Other Accident / Hazardous Activity Accident INSURED: $200,000 / $50,000 / $10,000 SPOUSE: $200,000 / $50,000 / $10,000 CHILD: $30,000 / $15,000 / $5,000
ACCIDENTAL-DISMEMBERMENT BENEFIT	$300–$50,000
WELLNESS BENEFIT	$60 once per calendar year
FAMILY SUPPORT BENEFIT	$20 per day (up to 30 days), per covered accident
ORGANIZED SPORTING ACTIVITY BENEFIT	Additional 25% of the benefits payable, limited to $1,000 per policy, per calendar year
CONTINUATION OF COVERAGE BENEFIT	Waives all monthly premiums for up to two months, if conditions are met

Aflac Cancer Care insurance helps your finances stay strong so you can too



Chances are you know someone who's been affected by cancer. You also know the toll it's taken on them — physically, emotionally, and financially.

Cancer Protection





How it works

AFLAC CANCER PROTECTION ASSURANCE INSURANCE - OPTION 3

POLICYHOLDER SUFFERS FROM FREQUENT INFECTIONS AND HIGH FEVER.

- POLICYHOLDER VISITS PHYSICIAN.
- PHYSICIAN RECOMMENDS BONE MARROW BIOPSY.
- PATIENT RECEIVES DIAGNOSIS OF LEUKEMIA AND UNDERGOES TREATMENT.

TOTAL BENEFITS OF

$39,800

Aflac covers children for Free up to 26

Let Aflac be there to help you through the tough times …..

So you can focus on recovery ….

Aflac's Cancer/Specified-Disease insurance is designed to help with the costs of treatment that major medical doesn't

1.5 million

or more new cancer cases were expected to be diagnosed in the last year[12]

$10K per month

the cost of some of the newer cancer treatments[13]

THE HIDDEN IMPACT of CANCER

When we think about cancer, we often think of the physical and emotional effects of diagnosis and living with the disease. But the financial impact is not always considered until the time comes. Most are simply unprepared.

LET'S TALK REAL NUMBERS



FACT: With slightly less than 1 in 2 men and slightly more than 1 in 3 women in the United States[1] having a lifetime risk of developing cancer, it's important to understand the full impact.



ESTIMATED ANNUAL MINIMUM COST
$120K[2]
FOR NEWLY APPROVED CANCER DRUGS/THERAPIES

–

ONLY
70-80%[2]
TYPICALLY COVERED BY MOST MAJOR MEDICAL INSURANCE PLANS

=

THIS MEANS
$24K-$36K[2]
ANNUAL AVERAGE OUT-OF-POCKET COSTS

IMPACT

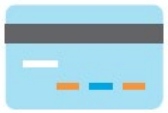
How do these costs affect cancer patients and survivors?

20%



OF CANCER PATIENTS FILL ONLY PART OF A PRESCRIPTION.[3]

1/3



OF CANCER SURVIVORS GO INTO DEBT, WITH 55% OF THOSE OWING MORE THAN $10,000.[4]

Aflac is committed to providing support during these difficult times.

Aflac Hospital Advantage helps cover what major medical doesn't



Concerned about the cost of hospitalization? An Aflac Hospital Confinement Indemnity insurance policy can help ease the financial burden of hospital stays by providing cash benefits to help cover costs major medical doesn't.

Coverage Options

Choose the Policy and Riders that Fit Your Needs

BENEFIT	DESCRIPTION
HOSPITAL CONFINEMENT	Pays $500; $1,000; $1,500; or $2,000. You choose the benefit amount at the time of application. Payable once per calendar year, per covered person.
REHABILITATION FACILITY	Pays $100 per day; limited to 15 days per confinement. Limited to 30 days per calendar year, per covered person.
HOSPITAL EMERGENCY ROOM	Pays $100 for treatment in a hospital emergency room. Limited to 2 payments per calendar year, per covered person.
HOSPITAL SHORT-STAY	Pays $100 for hospital stays of less than 23 hours. Limited to 2 payments per calendar year, per policy.
WAIVER OF PREMIUM	Yes
CONTINUATION OF COVERAGE	Yes

OPTIONAL RIDERS	DESCRIPTION
EXTENDED BENEFITS RIDER	**Physician Visit Benefit:** Pays $25 for visits (including telemedicine) to a physician, psychologist or urgent care center. **Individual Coverage:** Limited to 3 visits per calendar year, per policy. | **Insured/Spouse & Family Coverage:** Limited to 6 visits per calendar year, per policy. **Laboratory Test and X-Ray Benefit:** Pays $35; limited to 2 payments per covered person, per calendar year. **Medical Diagnostic and Imaging Exams Benefit:** Pays $150 for a covered exam, limited to 2 exams per covered person, per calendar year. Benefits payable for a variety of medical diagnostic and imaging exams, including sleep studies. **Ambulance Benefit:** Pays $200 (ground) or $2,000 (air) for transportation to or from a hospital. The benefit is limited to two trips, per calendar year, per covered person.
HOSPITAL STAY AND SURGICAL CARE RIDER	**Initial Assistance Benefit:** Pays $100 once per calendar year, per rider, when a covered person requires a hospital admission. **Surgery Benefit:** Pays $50-$1,000 for a covered surgery. Limited to one payment per 24-hour period, per covered person. **Invasive Diagnostic Exams Benefit:** Pays $100 for one covered exam, per covered person, per 24-hour period. **Hospital Intensive Care Unit Confinement Benefit:** Pays $500 per day, per covered person, for up to 30 days. **Daily Hospital Confinement Benefit:** Pays $100 per day, per covered person, for up to 365 days. **Second Surgical Opinion Benefit:** Pays $50 once per covered person, per calendar year.
AFLAC PLUS RIDER	Ask your Aflac agent about the Aflac Plus Rider!





Hospital Choice

Adding to your family or even a quick trip to the emergency room can result in costly medical bills, leaving you with out-of-pocket expenses.

That's where Aflac can help you cover your Hospital deductible & more ….

We help take care of your expenses while you take care of yourself

A serious illness or injury can happen to anyone at any time.

An Aflac Specified Health Event insurance policy is designed to help with the costs of treatment if you experience a covered health event, such as a heart attack, stroke, or paralysis.



AFLAC CRITICAL CARE PROTECTION

Critical care for you. Added financial protection for your family.



Specified health events covered by the Critical Care Protection policy include:

- Heart Attack
- Stroke
- Coronary Artery Bypass Graft Surgery (CABG)
- Sudden Cardiac Arrest
- Third-Degree Burns
- Coma (where respiratory assistance is required)
- Paralysis
- Major Human Organ Transplant
- End-Stage Renal Failure
- Persistent Vegetative State

How it works

AFLAC CRITICAL CARE PROTECTION INSURANCE

AFLAC CRITICAL CARE PROTECTION – OPTION 3 COVERAGE IS SELECTED.

- POLICYHOLDER SUFFERS A HEART ATTACK AND IS TRANSPORTED TO THE HOSPITAL BY AMBULANCE.
- POLICYHOLDER HAS HEART SURGERY TO IMPLANT A STENT AND IS HOSPITALIZED. AFTER LEAVING THE HOSPITAL, POLICYHOLDER RECEIVES PHYSICAL THERAPY.
- SEVERAL MONTHS LATER, POLICYHOLDER HAS HEART VALVE SURGERY AND IS HOSPITALIZED.

AFLAC CRITICAL CARE PROTECTION – OPTION 3 PAYS TOTAL BENEFITS OF **$40,600**

Understand the difference Aflac can make in your financial security.

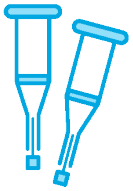
Aflac pays cash benefits directly to you, unless otherwise assigned. Aflac Critical Care Protection is designed to provide you with cash benefits if you experience a specified health event, such as sudden cardiac arrest or stroke. This means that you can focus on recovery and not be so concerned about finances.

WHAT'S NEW ?
FIRST OCCURRENCE BENEFIT

BENEFIT NAME	BENEFIT AMOUNT
FIRST–OCCURRENCE BENEFIT: • NAMED INSURED/SPOUSE • DEPENDENT CHILDREN	 $25,000; lifetime maximum $25,000 per covered person $30,000; lifetime maximum $30,000 per covered person
SUBSEQUENT SPECIFIED HEALTH EVENT BENEFIT	$12,500; subsequent occurrence limitations apply; no lifetime maximum
HOSPITAL CONFINEMENT BENEFIT	$300 per day; no lifetime maximum
CONTINUING CARE BENEFIT	$125 each day when a covered person is charged for any of the following treatments: • Rehabilitation Therapy • Respiratory Therapy • Hospice Care • Physical Therapy • Dietary Therapy/Consultation • Extended Care • Speech Therapy • Home Health Care • Physician Visits • Occupational Therapy • Dialysis • Nursing Home Care Treatment is limited to 75 days for continuing care received within 180 days following the occurrence of the most recent covered specified health event or specified heart surgery. No lifetime maximum
HOSPITAL INTENSIVE CARE UNIT BENEFIT	Days 1–7: $800 per day; Days 8–15: $1,300 per day Limited to 15 days per period of confinement; no lifetime maximum Benefits reduce by one-half after the policy anniversary date following 70th birthday of covered person



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



Aflac
Short-Term Disability Insurance

Mental health can impact your ability to work – Aflac keeps on working, even when you can't



Mental health conditions are more common than you might think – **one out of five** Americans struggled with a mental health condition in 2021.[1]



And they can have lasting impacts, beyond your mental and physical health, also affecting your work productivity and therefore, your financial health.



One in three employees say their mental health has affected their productivity in the past year, with experts estimating a 28% productivity loss across the board.[2,3]



Loss of productivity can lead to a decrease in working hours and therefore added financial stress, causing conditions like anxiety and depression to worsen.



Let's face it, most people aren't financially prepared to handle a loss in wages with **more than half** saying they would be unable to go a month without income.[4]



And 46% of all employees report they would not be able to pay more than **$1,000 in out-of-pocket costs** for an unexpected illness or injury.[5]

Are your finances protected?

Aflac Short-Term Disability Insurance coverage helps protect your most valuable asset – your income. It pays benefits (subject to a benefit period and an elimination period) directly to you when you are unable to work due to a covered physical or mental health condition, helping to fill the gap from lost wages so you can focus on your recovery and get back to work as a healthy and productive employee.

Scan the QR Code below to see the Aflac Insurance Plans

Aflac helps with expenses health insurance doesn't cover, so you can focus more on everything else.

Or, visit your benefits page at:
www.aflacenrollment.com/BERMAN
BERMANBERMAN/JBZ114529400



Life Moves Forward.



Aflac Always Keeps Your Benefits Moving With It.

Ready or not, your life moves forward. Make sure your Aflac coverage moves with you. With Aflac Always, your benefits are protected through automatic payments even if you change jobs, your employer stops providing payroll deductions for your premium or you retire.

WITH AFLAC ALWAYS:

You keep the policy just the way it's always been
Keep your insurance policies without having to do any extra paperwork, and lock in the same premium rate you enjoyed with your employer.*

You choose how you pay
You choose how your premiums are paid (e.g., bank draft) and when.

It's ready to go to work for you, 24/7
Should you ever change jobs or retire, Aflac Always is ready to step in to help ensure you keep your coverage.

Protecting your policy is FREE and as easy as 1-2-3!
Simply log in at aflac.com/myaflac, select Aflac Always in the left column and enter your payment information.

Life is always full of the unexpected.
But Aflac Always will help ensure you have the life you love protected.

Thank you



Remember to make your Benefit elections or changes soon!

Aflac®