##  Today is the day to start protecting your future. Learn how.

It’s Your Open Enrollment !

**AFLAC** is offered as an important part of your Benefits package.

Your Aflac Agent can educate you on how to protect yourself and/or your family. There are many health care changes on the horizon and it is more important than ever that you fully understand what protection **Aflac** can offer you.

**“Find out how to protect your most valuable asset – Your Paycheck”**

* Hold on to what you work so hard for every day
* Protect your income from unexpected illness and injuries
* Supplement major medical by filling the gaps
* **66%** of employee’s today are unable to survive large financial costs associated with serious injury or critical illness
* **1.5 million** or more new cancer cases were expected to be diagnosed last year
* **$10K per month** is the cost of some of the newer cancer treatments

**Aflac helps with the cost of treatment while you take care of yourself.**

Aflac can assist you in making an educated decision about the benefits that are being offered and how they work together with your Medical Insurance. These plans are a financial safety net OVER AND ABOVE our health insurance and do not change it in any way. It can, however, reduce or off-set your financial risk and exposure from uncovered expenses or high deductibles.

**If you would like more information on the Plans and rates, please contact your Aflac Agent:**

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 Brief overview of Plans:

* Accident - $1250-1800 for an overnight stay plus many additional benefits

Aflac Accident Advantage- because no one ever expects to have one! This insurance policy pays you cash benefits and helps financially when the unexpected Accidents or injuries in life happen to you or your family. This coverage is 24 hours a day, anywhere in the world and extremely affordable. It comes with a $60 wellness benefit every year no matter how many claims you file.

* Hospital- $1,000 if you are hospitalized 23 hrs. or more and many additional benefits

With a new health care landscape comes a new hospital confinement indemnity insurance policy, Aflac Hospital Choice. Health care costs are on the rise for both employers and employees and Aflac Hospital Choice is there to help. It pays cash benefits that can be used to help with those out-of-pocket hospital expenses that may not be fully covered by major medical insurance or to use for household bills that continue to come in.

* Cancer- Average claims payout is $35,000

Cancer is a serious disease that does not discriminate and although anyone is at risk, In the United States, men have a little less than a 1-in-2 lifetime risk of developing cancer. Women have a little more than a 1-in-3 lifetime risk. Today, the chances of surviving cancer are better than ever, but the financial impact of cancer can be devastating. An Aflac Cancer Care insurance policy can help employees and their families better cope financially–and emotionally–if a positive diagnosis of cancer ever occurs.

Dependent children are covered at no additional cost

One rate for all ages – no age bands

Guaranteed-renewable for life

* Critical Illness

Covers 10 specified health events including Heart Attack, Stroke, Coma, Paralysis and more

Pays an initial diagnosis benefit of $7500 of a Specified Health Event

Plus $300 per day for covered hospital stays and $800- $1300 for ICU stays.

Coverage from initial diagnosis through treatment Robust options for Critical Care Coverage

* Short Term Disability-

For many employees, a temporary loss of income could have long-term financial consequences. Aflac’s flexible, portable Short-Term Disability insurance policies help employees avoid the hardship of household and medical bills. An Aflac Short-Term Disability insurance policy provides a monthly benefit amount when the employee is disabled and unable to work due to a covered accident or illness. This policy pays over and above State Disability benefits and regardless of other coverages

* Life Plans- if something happens, families need to have the funds to pay the bills. Aflac Individual Life insurance policies are designed to help families get through the tough times.