

Voluntary Benefits

Aflac



Group Accident Insurance (off-the-job)

Accident insurance can help provide you with a cushion to help cover expenses and living costs when you get hurt unexpectedly. While you can count on health insurance to cover medical expenses, it doesn't usually cover indirect costs that can arise with a serious or even not-so-serious injury. You may end up paying out of your own pocket for things like transportation, over-the-counter medicine, day care or sitters and extra help around the house. With accident insurance, the benefits you receive can help take care of these extra expenses and anything else that comes up.

With Aflac Group Accident Insurance you can have peace of mind knowing you can get benefits for dislocations, fractures, x-rays, ER/doctors visits, ambulance rides, hospitalizations, burns, cuts and more!

Group Critical Illness Insurance

Critical Illness insurance provides a lump sum benefit to help you cover the out-of-pocket expenses associated with a critical illness diagnosis.

With Aflac Group Critical Illness Insurance, you can have peace of mind knowing you're covered in the event of cancer, heart attack, stroke, major organ transplant, renal failure, carcinoma in situ and coronary artery bypass surgery.

Be sure to take advantage of the wellness benefits on both your Accident and Critical Illness plans!

Group Hospital Indemnity Insurance

An overnight stay in the hospital is expensive, and there may be additional costs unrelated to your stay such as having a baby or missing work. Hospital Confinement coverage pays a cash benefit when you are admitted for an overnight stay. You can use the monies to pay for medical bills not covered by insurance, or in any way you see fit.

With Aflac Group Hospital Indemnity Insurance you can have peace of mind knowing: Benefits from a Hospital Indemnity plan can be used to assist you in paying deductibles, coinsurance, out-of-network costs, daily living expenses, etc.

Benefits are paid regardless of other coverage and this plan is compatible with Health Savings Accounts.

For more information or to enroll in Voluntary Benefits, contact:

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**This is not a complete description of benefits. For a complete description of benefits and policy requirements, please refer to the brochures and certificates of coverage.*