

AFLAC INSURANCE BENEFIT BOOKLET 2017 for Citrus County Clerk of Courts

**Aflac Group Information Meeting to explain plans:
July 19th 8:45 am in JAR**

Individual existing policy reviews or new enrollments will be conducted from
9:45 am-12:30 pm by appointment.

Please email Gina at regina_ballard_inc@us.aflac.com for your appointment time slot
or call 637-2011 and leave a message.

AFLAC Insurance plans are **PORTABLE** at the same rate and pay **YOU** the cash benefit listed in the plan to help with deductibles and other bills.

All Rates shown are group discounted and deducted per pay period (SEMI-MONTHLY) Most plans are pre-taxed for further savings.

(Note: Insurance is only deducted 24 times per year even though you are paid 26 times per year)

No rate changes for existing plans. These are the new plans Aflac is now offering. Keep these plans/rates for life.

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CANCER CARE : TWO LEVELS TO CHOOSE FROM Pays you directly above health insurance if you go through Cancer treatment. NEW-Can now add the Aflac Plus Critical Illness rider to these plans.

- CANCER CLASSIC** (Most popular) Initial Diagnosis benefit is \$4000 for adults and \$18,000 on children plus \$500 per year Building Benefit, \$200 per day in patient hospitalized for adults and \$250 per day for children with both increasing after day 31, Amounts for in or outpatient surgery, \$600 per week injected chemotherapy, Other benefits for oral hormonal and non-hormonal chemo, \$350 per week Radiation, National Cancer Institute Evaluation \$500, Skin Cancer benefits \$35 to \$400, Hospice, Other benefits payable for Nursing Services, Immunotherapy, Anti-nausea drugs, Stem Cell Transplant, Bone Marrow Transplant, Blood and Plasma, Extended Care facility, Home Health Care, Reconstructive Surgery, Egg Harvesting, Ambulance, Transportation, Lodging, Annual Wellness \$75 per person, plus more.

<u>Enrollment Age</u>	<u>Individual</u>	<u>Single Parent</u>	<u>Husband/Wife</u>	<u>Family</u>
18-75	\$22.75	\$23.21	\$40.37	\$40.82

- CANCER SELECT** Initial Diagnosis benefit is \$2,000 for adults and \$14,000 on children plus \$500 per year Building Benefit, \$100 per day in patient hospitalized for adults and \$125 per day for children with both increasing after day 31, Amounts for in or outpatient surgery, \$300 per week injected chemotherapy, Other benefits for oral hormonal and non-hormonal chemo, \$175 per week Radiation, National Cancer Institute Evaluation \$500, Skin Cancer benefits \$20-200, Hospice, Other benefits payable for Nursing Services, Immunotherapy, Anti-nausea drugs, Stem Cell Transplant, Bone Marrow Transplant, Blood and Plasma, Extended Care facility, Home Health Care, Reconstructive Surgery, Egg Harvesting, Ambulance, Transportation, Lodging, Annual Wellness \$40 per person, plus more..

<u>Enrollment Age</u>	<u>Individual</u>	<u>Single Parent</u>	<u>Husband & Wife</u>	<u>Family</u>
18-75	\$14.04	\$14.50	\$25.442	\$25.87

NEW AFLAC PLUS RIDER can be added to either level of **CURRENT CANCER insurance (above)** for the additional cost below to add additional Critical Illness benefits. Pays \$5000 upon onset date of 15 conditions including Heart Attack, Stroke, Sudden Cardiac Arrest, Type 1 Diabetes, Advanced Alzheimer's Disease and more. Pays \$2,500 for an occurrence of the same or different event 180 days from previous event. Pays \$1,250 upon onset of nine additional specified events such as Lyme disease, bacterial Meningitis, Cerebral Palsy and more. Pays \$1,250 when a covered person undergoes Coronary Artery Bypass Graft Surgery. Cannot be added to older cancer plans. Pre existing conditions are a one year wait.

	<u>Individual</u>	<u>Single Parent</u>	<u>Husband/Wife</u>	<u>Family</u>
18-29	1.56	3.12	2.93	3.77
30-39	2.21	3.38	4.36	4.88
40-49	3.77	4.55	7.15	7.35
50-70	6.44	6.63	12.29	12.35

SEE BACK

NEW ACCIDENT ADVANTAGE BENEFITS INCREASED! On and Off the job INJURY coverage. Pays \$200-\$170 for first visit to ER or \$150-120 for first visit to doctor or clinic due to an injury, \$40 for each DR follow-up up to six and \$40 for Physical Therapy visits up to 10 for each incident, no max per year. \$250 for MRI, CAT or EEG, 1 per year per person. Pays \$1850 first 24hrs hospitalized and then \$300 day. ICU first night is \$3300 and \$800 per day. Pays another amount for your injury/surgery ranging from \$40 to \$13,000, provides accidental death benefits for each covered person. Pays \$25-350 for various appliances and has a \$60 wellness benefit; transportation and lodging benefits if over 50 miles from home*. Brand new benefits include Home Modification Benefit of \$4000, Organized Sporting Activity Injury increases overall claims by another 25% up to \$1000 per house per year, Family support benefit of \$20 per day. *See policy for more details and additional benefit not listed.

<u>Individual</u>	<u>Husband & Wife</u>	<u>One Parent w children</u>	<u>Family-2parents with children</u>
\$12.16	\$19.11	\$21.58	\$29.51

VISION: Pays \$45 annually towards an eye exam, choose one of three options for your for glasses, contacts starting at \$80 annually. Plus AFLAC will pay \$1,000 towards listed eye diseases and up to \$1,500 for eye surgery and a set amount for Permanent Vision Impairment Benefit. Must enroll by age 70, guaranteed renewable for life.

<u>Age</u>	<u>Individual</u>	<u>Single Parent</u>	<u>Husband & Wife</u>	<u>Family</u>
18-39	\$5.40	\$8.91	\$8.52	\$11.25
40-49	\$7.35	\$10.27	\$12.42	\$14.56
50-70	\$11.05	\$12.81	\$19.05	\$19.44

SHORT TERM DISABILITY - Your paycheck if you are injured off the job or have a medical condition or illness that prevents you from working?

Disability is Guarantee Issue now for those with medical conditions including insulin dependent diabetes after a one year preexisting waiting period. Pays an income when you cannot work from first day of off job accidental injury and after 7th day of sickness or complications to a pregnancy. Flat payout for childbirth. Example of Rates. Longer benefits and higher income amounts available.

<u>Gross Annual Income</u>		<u>\$9,000</u>	<u>\$12,000</u>	<u>\$12,000</u>	<u>\$12,000</u>	<u>\$17,000</u>	<u>\$19,000</u>	<u>\$22,000</u>	<u>\$24,000</u>	<u>\$26,000</u>	<u>\$27,000</u>
<u>Benefit Period</u>	<u>Age</u>	<u>\$500</u>	<u>\$600</u>	<u>\$700</u>	<u>\$800</u>	<u>\$900</u>	<u>\$1,000</u>	<u>\$1,100</u>	<u>\$1,200</u>	<u>\$1,300</u>	<u>\$1,400</u>
3 MONTHS	18-49	\$6.50	\$7.80	\$9.10	\$10.40	\$11.70	\$13.00	\$14.30	\$15.60	\$16.90	\$18.20
	50-64	\$8.13	\$9.75	\$11.38	\$13.00	\$14.63	\$16.25	\$17.88	\$19.50	\$21.13	\$22.75
	65-74	\$9.43	\$11.31	\$13.20	\$15.08	\$16.97	\$18.85	\$20.74	\$22.62	\$24.51	\$26.39

Higher payouts available for higher incomes over \$27K

HOSPITAL ADVANTAGE PLANS—(3 levels to choose from) . This plan is for hospital/treatment for Sickness, Injury or Pregnancy and will help you with your GAPS in your Major Medical Health Plan and as a financial protection.

Guarantee Issue available (NO Denials) with a 1 year preexisting waiting period are available for Options 1 and 2 in ALL plans. Underwriting and health questions in all other levels and plans. Enrollment age is 18-75 but guaranteed renewable for life and portable at the same rate.

- **Level 1: ESSENTIALS/Pays \$500 first night hospitalized:**

Option 1 includes \$500 for 24 hour hospital confinement per person PER STAY, PER PERSON separated by 90 days, \$50 per day Rehab facility, \$50 Emergency Room benefit up to two per household per year, \$50 Hospital Short Stay benefit up to two per household per year.

Option 2 includes Option 1 and \$25 for Physician Visits up to 3 per year for an Individual or up to 6 per year all other coverage, Medical Diagnostic \$150 one per person per year, ambulance up to 2 per person per year.

Option 3 includes Options 1 and 2 plus Surgery benefits ranging up to \$1,000 per In or Outpatient surgery per person per 24 hours and Invasive Diagnostic Exams (like Colonoscopy) for \$100 per person per 24 hours.

Option 4 includes Option 1, 2,3 plus Daily Hospital Confinement of \$100 per day up to 365 days and an additional \$100 per day for ICU level coverage up to 30 days.

<u>Option</u>	<u>Individual</u>	<u>Single Parent</u>	<u>Husband/Wife</u>	<u>Family</u>
1 (Guarantee Issue)	9.75	12.94	13.85	15.47
2 (Guarantee Issue)	13.72	20.48	22.10	25.16
3	17.68	24.57	28.80	31.79
4	22.49	29.64	37.90	38.94

OPTION 4 rate includes all plan options in it.

Next page for more Hospital Plan Levels

- Level 2: PREFERRED/Pays \$1000 first night hospitalized:**

Option 1 includes \$1000 for 24 hour hospital confinement per person s PER STAY, PER PERSON separated by 90 days, \$100 per day Rehab facility, \$100 Emergency Room benefit up to two per household per year, \$100 Hospital Short Stay benefit up to two per household per year.

Option 2 includes Option 1 and \$25 for Physician Visits up to 3 per year for an Individual or up to 6 per year all other coverage, Medical Diagnostic \$150 one per person per year, ambulance up to 2 per person per year.

Option 3 includes Options 1 and 2 plus Surgery benefits ranging up to \$1,000 per In or Outpatient surgery per person per 24 hours and Invasive Diagnostic Exams (like Colonoscopy) for \$100 per person per 24 hours.

Option 4 includes Option 1, 2,3 plus Daily Hospital Confinement of \$100 per day up to 365 days and an additional \$100 per day for ICU level coverage up to 30 days

Option	Individual	Single Parent	Husband/Wife	Family
1 (Guarantee Issue)	16.32	22.17	24.18	27.37
2 (Guarantee Issue)	20.28	29.58	32.44	36.99
3	23.92	33.74	39.20	43.68
4	28.80	38.81	48.23	50.90

Option 4 rate includes all plan options in it.

- Level 3: Select/Pays \$1500 first night hospitalized:**

Same benefits as Preferred EXCEPT initial hospital confinement is **\$1,500** for 24 hour hospital confinement per person PER STAY separated by 90 days. This is a true match to your HIGHEST per person deductible on the BASE Health Plan.

Option	Individual	Single Parent	Husband/Wife	Family
1 (Guarantee Issue)	22.36	29.25	33.93	36.66
2 (Guarantee Issue)	26.33	36.73	42.19	46.35
3	30.10	40.82	48.88	52.98
4	34.91	45.96	57.98	60.13

NEW CRITICAL CARE PROTECTION/INTENSIVE CARE COMBO PLAN-Are you a high risk for a HEART ATTACK or STROKE due to the nature of your job? Siting long hours, fast food and stress? Do you have high blood pressure? NEW BENEFITS ADDED nfor additional heart surgeries and conditions

This plan is two plans in one. First it pays an Intensive Care confinement benefit of \$800-\$1300 per day for Sickness or Accidents with a progressive growing benefit of \$2 per month and a stepdown unit benefit of \$500 per day. This money comes to YOU not the hospital.

Second, this plan also pays a \$7,500 first occurrence benefit that grows in value by \$500 per year to pay out if you have a **HEART ATTACK OR STROKE OR CORONARY ARTERY BYPASS SURGERY PLUS MORE** (see brochure for complete specified event list), plus pays \$300 per day hospital confinement, follow up care, transportation, lodging and a reoccurrence benefit of \$3,500 for these specific critical illness events if they occur again after 6 months. Rates do not change with age once enrolled. Must enroll by age 70 but guaranteed renewable for life.

Age	Individual	One Parent w children	Husband/Wife	Family
18-35	\$9.55	\$15.53	\$18.46	\$20.68
36-45	\$13.98	\$19.10	\$25.62	\$27.62
46-55	\$20.08	\$24.31	\$37.89	\$39.98
56-70	\$27.10	\$33.61	\$52.52	\$55.96

AFLAC DENTAL

- Level 2-**

Can go to any dentist! You will need the birth dates and social security numbers for any dependents you sign up for dental. Please bring with you to the enrollment. Pays up to a max of \$1,900 per year per person and grows by \$100 per year up to a max of \$2,400. \$60 per person, twice per year Cleanings plus benefits for other treatment. Waiting periods apply. A supplemental level to use with another plan is also available at a lower cost. Guaranteed Renewable for life but must enroll prior to age 65. Can also use with another Dental plan.

Individual	One Parent w children	Husband & Wife	Family
\$18.53	\$36.01	\$36.27	\$54.21

- ESSENTIAL LEVEL--SUPPLIMENTAL TO EXISTING DENTAL COVERAGE :**

Can go to any dentist anywhere in the nation and can use to supplement another dental plan! Pays up to a max of \$1400 per year per person and grows by \$100 per year up to a max of \$1900. Brochure shows exactly what AFLAC pays for each procedure and waiting periods. You will need the birth dates for any dependents you sign up for dental. Guaranteed Renewable for Life but must enroll prior to age 65

Individual	Single Parent	Husband & Wife	Family
\$11.64	\$20.36	\$20.18	\$29.32

Aflac LIFE INSURANCE:

Adult Whole and Term - Rates quoted individually, NO PARAMEDICAL but health questions and height/weight do apply . Rates quoted individually and are fully portable. Plans included an accelerated death benefit that will pay out 50 percent if you are diagnosed with a terminal condition with less than six months so you can use it for experimental treatment, bills or a bucket list.

JUVENILE CHILD LIFE - Age 0-17 Now offering a 30K **Whole Life** plan that doubles to \$60K at age 18 at the same rate and builds cash value that can be borrowed against later! Can be purchased by parents or grandparents for children or grandchildren.

Child Whole Life
 \$30K doubles to \$60K at age 18.
 Can be purchased by parents or grandparents.
 Need DOB, height and weight.

AGE		AGE		AGE		AGE		AGE	
0	\$9.23	4	\$10.65	8	\$12.00	12	\$13.73	16	\$15.90
1	\$9.68	5	\$10.80	9	\$12.38	13	\$14.33	17	\$16.50
2	\$9.83	6	\$11.18	10	\$12.75	14	\$14.70		
3	\$10.28	7	\$11.63	11	\$13.35	15	\$15.30		

Aflac Rates do not increase once you enroll. You can keep your plans even if you retire or change jobs. These plans are Guaranteed Renewable for Life.

Bring to enrollment:

Name _____ DOB _____ SS# _____

Workphone _____ HomePhone _____ Cell _____

Job Title _____ Age _____ Dept _____

Address _____ City _____ Zip _____

Spouse _____ DOB _____ Children _____

Beneficiary _____ Relationship _____

Remember: All AFLAC plans will be explained at the Aflac Group Information meeting on July 19th at 8:45 am in JAR.

Please schedule an appointment with Gina for individual enrollment or to make changes OR for your annual review of your existing plans on July 19th from 9:45 to 12:30 by emailing her at regina_ballard_inc@us.aflac.com or leave a message at 637-2011.