

Welcome to

Aflac[®]

Health insurance wasn't meant to cover everything. That's why there's Aflac. Aflac's innovative product portfolio is as broad as your needs, with individual and group products that help cover the expected — and the unexpected. Let Aflac help you take care of your employees, so you can take care of everything else.

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SCHOOL DISTRICT OF SPRING SCHOOL DISTRICT (C)
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Just in case



Accident

Plans to help with those unexpected medical costs and everyday expenses.



Why Accident?

Protects against unexpected out-of-pocket costs that major medical may not cover

- 1 out of 8 people seek medical attention for an injury in the U.S. each year.¹
- 29.3 million people make a trip to the ER for unintentional injuries in the U.S. each year.¹



¹ Injury Facts, 2013, National Safety Council.

Accident¹



Aflac Accident Advantage Option 3

Advantages for Employees:

- No network restrictions - you choose your own health care provider
- Benefits paid directly to employee
- No coordination of benefits - we pay regardless of any other insurance
- Portability - take the plan with you if you change jobs or retire
- 24-hour accident insurance

Policy Benefits include coverage for:

- Ambulance, ground and air transportation
- Accident treatment, X-rays, major diagnostic exams, and follow-up treatments
- Fractures, dislocations, lacerations, concussions, burns, emergency dental work, eye injuries and surgical procedures
- Daily hospital stays; additional daily benefits for stays in a hospital intensive care unit
- Physical, speech and occupational therapy
- Wellness benefit for routine medical exams

HOW IT WORKS



¹ In Arkansas, Policy A36000AR. In Oklahoma, Policy A36000OK. In Texas, Policy A36000TX.

The above example is based on a scenario for the Aflac Accident Advantage – Option 3 that includes the following benefit conditions: Ambulance Benefit of \$200 (ground ambulance transportation); Accident Treatment Benefit of \$200 (hospital emergency room treatment with X-rays); Accident Specific-Sum Injuries Benefit of \$1,750 (fractured leg (femur)—open reduction under anesthesia); Initial Accident Hospitalization Benefit of \$1,000; Accident Hospital Confinement Benefit of \$250 (hospitalized for 1 day); Major Diagnostic and Imaging Exams Benefit of \$200 (CT scan); Appliances Benefit of \$300 (wheelchair); Therapy Benefit of \$315 (9 physical therapy treatments); Accident Follow-Up Treatment Benefit of \$210 (6 follow-up treatments); Family Support Benefit of \$20 (hospitalized for 1 day); Family Lodging Benefit of \$125 (hospital and motel/hotel more than 50 miles from residence); and Organized Sporting Activity Benefit of \$1,000.

This is a brief overview only. The policy and riders have limitations and exclusions that may affect benefits payable. For costs and complete details of the coverage, contact your Aflac insurance agent/producer. This slide is for illustrative purposes only. Refer to the policy and riders for complete definitions, benefit details, limitations, and exclusions. The policy prevails if interpretation of this material varies. 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. Worldwide Headquarters | 1932 Wynnton Road | Columbus, Georgia 31999.



Aflac Accident Advantage | 24-Hour Accident-Only Insurance | Option 3

Semi-Monthly rates

Age Range	Individual	Named Insured / Spouse Only	One Parent Family	Two Parent Family
18 to 75	\$9.88	\$14.04	\$16.64	\$21.52

RATE TOOL DISCLAIMER

The estimated premium rates created by this online tool should not be construed as an agreement to extend health insurance coverage, or to otherwise guarantee prices for such coverage. The estimated premium rates are for illustrative purposes only and reflect projected costs of coverage that are based upon employee census data provided to the above referenced insurance carrier(s), or their agents, by the employees' employer. Everwell and the insurance carriers listed herein disclaim any warranty or liability related to the census data provided by an employer and upon which the estimated premium rates are based. Exact premium rates can only be determined after an underwriting review and may be different than what is reflected in this proposal.

Insurance policies have terms, and limitations and exclusions which may affect your coverage. Insurance policies may not be available in all states, and benefits may vary by state, coverage, and plan level selected.

The insurance agents assisting with this proposal cannot provide legal or tax advice. You should discuss any specific questions about benefits decisions with your independent legal counsel or tax advisors. This piece is intended to be an information presentation to the employer only. It must be accompanied by the brochure.

TLC



Critical Illness

Plans designed to help protect employees' savings while they concentrate on getting well.



Why Critical Illness?

- With heart attacks affecting more than 900,000 people each year and strokes affecting about 795,000 people each year¹
- Rising premiums, deductibles and a higher patient share of medical costs is a reality and a growing concern
- Employees' total out-of-pocket costs for medical care can be as high as 40% under certain plans²



¹ Heart Disease and Stroke Statistics, 2013 Update, American Heart Association.

² Wall Street Journal MarketWatch (2013). Accessed on December 1, 2013 from <http://www.marketwatch.com/story/is-critical-illness-insurance-worth-the-money-2013-08-08>

Critical Illness¹



CI insurance pays a lump sum cash benefit so people can concentrate on recovering.

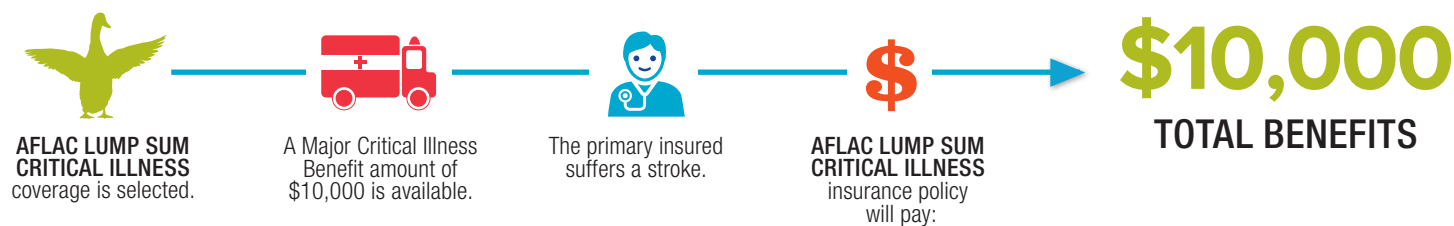
Benefits are paid when diagnosed or treated for the following critical illness events:

- Heart Attack
- Stroke
- End-Stage Renal Failure
- Coma
- Major Human Organ Transplant
- Paralysis

A lump sum cash benefit so people can concentrate on recovering.

If diagnosed or treated for a covered critical illness event here's an example of what policyholders can expect:

EXAMPLE OF BENEFITS PAYMENT



¹In Arkansas, Policies A73100AR and A7310HAR. In Idaho, Policies A73100ID and A7310HID. In New York, Policy NY72100. In Oklahoma, Policies A73100OK and A7310HOK. In Texas, Policies A73100TX and A7310HTX.

This is a brief product overview only. The policy has limitations and exclusions that may affect benefits payable. Policy may not be available in all states. Benefits are determined by state and plan level selected. At the time of application, the employee answers underwriting questions and selects a Major Critical Illness Event Benefit amount of \$20,000 (base of \$10,000 plus two additional units of \$5,000 each). 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. Worldwide Headquarters | 1932 Wynnton Road | Columbus, Georgia 31999



Aflac Lump Sum Critical Illness

Semi-Monthly rates

Age Range	Tobacco Status	Benefit Amount	Individual	Named Insured / Spouse Only	One Parent Family	Two Parent Family
18 to 24	Tobacco	\$10,000	\$2.86	\$4.94	\$2.86	\$4.94
25 to 29	Tobacco	\$10,000	\$3.58	\$5.98	\$3.58	\$5.98
30 to 34	Tobacco	\$10,000	\$4.94	\$8.06	\$4.94	\$8.06
35 to 39	Tobacco	\$10,000	\$6.76	\$10.73	\$6.76	\$10.73
40 to 44	Tobacco	\$10,000	\$8.78	\$13.52	\$8.78	\$13.52
45 to 49	Tobacco	\$10,000	\$10.73	\$16.51	\$10.73	\$16.51
50 to 54	Tobacco	\$10,000	\$12.55	\$19.89	\$12.55	\$19.89
55 to 59	Tobacco	\$10,000	\$14.17	\$23.21	\$14.17	\$23.21
60 to 64	Tobacco	\$10,000	\$16.58	\$28.34	\$16.58	\$28.34
65 to 70	Tobacco	\$10,000	\$16.58	\$28.34	\$16.58	\$28.34
18 to 24	Non-Tobacco	\$10,000	\$2.21	\$3.58	\$2.21	\$3.58
25 to 29	Non-Tobacco	\$10,000	\$2.47	\$4.03	\$2.47	\$4.03
30 to 34	Non-Tobacco	\$10,000	\$3.25	\$5.27	\$3.25	\$5.27

Age Range	Tobacco Status	Benefit Amount	Individual	Named Insured / Spouse Only	One Parent Family	Two Parent Family
35 to 39	Non-Tobacco	\$10,000	\$4.42	\$6.96	\$4.42	\$6.96
40 to 44	Non-Tobacco	\$10,000	\$5.72	\$8.71	\$5.72	\$8.71
45 to 49	Non-Tobacco	\$10,000	\$6.96	\$10.60	\$6.96	\$10.60
50 to 54	Non-Tobacco	\$10,000	\$8.13	\$12.74	\$8.13	\$12.74
55 to 59	Non-Tobacco	\$10,000	\$9.23	\$14.95	\$9.23	\$14.95
60 to 64	Non-Tobacco	\$10,000	\$10.86	\$18.40	\$10.86	\$18.40
65 to 70	Non-Tobacco	\$10,000	\$10.86	\$18.40	\$10.86	\$18.40

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Get well soon



Hospitalization

Picks up where major medical insurance leaves off to help with unexpected costs.



Why Hospitalization?

Hospital costs have doubled in the last decade, but what major medical covers has not.

- \$30,000 is the average cost of a 3-day hospital stay in the U.S.¹
- Over 35 million people are admitted to hospitals and nearly 118 million people in their emergency departments each year.¹



¹ Healthcare.gov (2013). Accessed on December 1, 2013 from <https://www.healthcare.gov/why-should-i-have-health-coverage/>



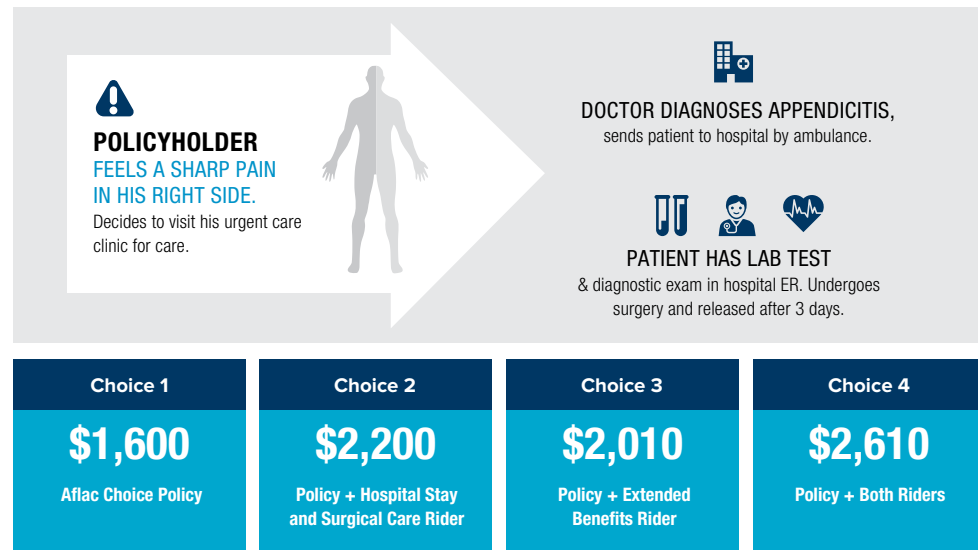
Aflac Choice - Hospital Confinement Indemnity Insurance - Option 1

Aflac Choice offers our best selection of hospital-related benefits to help with the expenses that may not be covered by major medical.

Advantages for Employees:

- It's customizable - choose the plan that's right based on your specific needs
- No network restrictions - you choose your own health care provider
- Benefits paid directly to you
- Fast claims processing

HOW IT WORKS:



The above example is based on four scenarios. Choice 1 Scenario: Policyholder has the Aflac Choice policy only; includes a Hospital Confinement Benefit of \$1,500 and a Hospital Emergency Room Benefit of \$100. Choice 2 Scenario: Policyholder has the Aflac Choice policy plus the Hospital Stay and Surgical Care Rider; includes the benefit amounts from Choice 1 Scenario (shown above), plus an Initial Assistance Benefit of \$100, a Surgery Benefit (appendectomy) of \$200, and a Daily Hospital Confinement Benefit of \$300 (hospitalized for 3 days). Choice 3 Scenario: Policyholder has the Aflac Choice policy plus the Extended Benefits Rider; includes the benefit amounts from Choice 1 Scenario (shown above), plus a Physician Visit Benefit of \$25, a Laboratory Test and X-Ray Benefit of \$35, a Medical Diagnostic and Imaging Exams Benefit of \$150, and an Ambulance Benefit of \$200 (ground). Choice 4 Scenario: Policyholder has the Aflac Choice policy plus both the Extended Benefits Rider and the Hospital Stay and Surgical Care Rider; includes the benefit amounts from Choice 1 Scenario (shown above), plus a Physician Visit Benefit of \$25, a Laboratory Test and X-Ray Benefit of \$35, a Medical Diagnostic and Imaging Exams Benefit of \$150, an Ambulance Benefit of \$200 (ground), an Initial Assistance Benefit of \$100, a Surgery Benefit (appendectomy) of \$200, and a Daily Hospital Confinement Benefit of \$300 (hospitalized for 3 days). In Texas, Policies B40100TX & B4010HTX. Policy may not be available in all states. Benefits may vary by state and benefit option selected. The policy has limitations and exclusions that may affect benefits payable. This brochure is for illustrative purposes only. Refer to the policy for benefit details, definitions, limitations, and exclusions.



Aflac Hospital Choice | Option 1

Semi-Monthly rates

Age Range	Benefit Amount	Individual	Named Insured / Spouse Only	One Parent Family	Two Parent Family
18 to 49	\$500	\$8.71	\$11.44	\$11.44	\$13.07
50 to 59	\$500	\$8.97	\$12.09	\$11.70	\$13.33
60 to 75	\$500	\$9.30	\$12.42	\$11.96	\$13.59
18 to 49	\$1,000	\$13.78	\$19.57	\$17.49	\$20.74
50 to 59	\$1,000	\$14.04	\$20.67	\$17.81	\$21.00
60 to 75	\$1,000	\$14.50	\$22.10	\$18.07	\$22.36
18 to 49	\$1,500	\$19.57	\$28.47	\$24.31	\$28.73
50 to 59	\$1,500	\$19.76	\$30.10	\$24.57	\$30.36
60 to 75	\$1,500	\$20.67	\$32.76	\$24.83	\$33.02
18 to 49	\$2,000	\$26.07	\$38.81	\$32.05	\$39.00
50 to 59	\$2,000	\$26.33	\$40.95	\$32.24	\$41.28
60 to 75	\$2,000	\$27.89	\$44.98	\$32.50	\$45.24
18 to 49	\$3,000	\$39.72	\$60.26	\$48.23	\$60.45

Age Range	Benefit Amount	Individual	Named Insured / Spouse Only	One Parent Family	Two Parent Family
50 to 59	\$3,000	\$39.98	\$63.31	\$48.49	\$63.57
60 to 75	\$3,000	\$42.64	\$70.27	\$48.75	\$70.53
18 to 49	\$4,000	\$54.93	\$84.11	\$66.30	\$84.37
50 to 59	\$4,000	\$55.19	\$88.40	\$66.56	\$88.66
60 to 75	\$4,000	\$59.22	\$98.67	\$66.82	\$98.93
18 to 49	\$5,000	\$72.02	\$111.09	\$86.71	\$111.41
50 to 59	\$5,000	\$72.28	\$116.74	\$86.97	\$117.00
60 to 75	\$5,000	\$78.00	\$130.72	\$87.23	\$130.91

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Hope & Support

Cancer/ Specified Disease

Plans to help with those unexpected
medical costs and everyday expenses.



Cancer

Helps protect against unexpected out-of-pocket costs that major medical may not cover

- In the United States, **men** have slightly less than a 1 in 2 lifetime risk of developing cancer.¹
- In the United States, **women** have slightly more than a 1 in 3 lifetime risk of developing cancer.¹



¹ Cancer Facts & Figures 2012, American Cancer Society.



Aflac Cancer Protection Assurance | B70100

Semi-Monthly rates

Age Range	Individual	Named Insured / Spouse Only	One Parent Family	Two Parent Family
18 to 75	\$8.30	\$13.18	\$8.30	\$13.18

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Aflac Cancer Protection Assurance | B70200

Semi-Monthly rates

Age Range	Individual	Named Insured / Spouse Only	One Parent Family	Two Parent Family
18 to 75	\$16.75	\$28.82	\$16.75	\$28.82

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Take control of your benefits today.

- Attract and retain talent
- Navigate health reform
- Administer benefits all in one place
- Simplify Enrollment
- Schedule enrollment date
- Educate employees through email, group presentation or one-on-one meetings



Point, click
and enroll.



Thank
you!



powered by Afriac.