

# Aflac Insurance

The City of McKinney offers employees the opportunity to purchase Aflac supplemental benefits via payroll deduction. You may reach out to Donna Polser our Aflac Agent at 214-726-6406 or via e-mail at donna\_polser@us.aflac.com with any questions and to request product brochures which provide the exclusions and limitations of each product being offered. Current Aflac policyholders may access their policy information via Aflac's website at www.aflac.com click on Policyholder Services and follow the instructions. You may access your policy information online by entering your Aflac policy number.

The following information is for you and your family to review. Please keep in mind....Aflac pays direct to you and your family. You can use that money to offset your out-of-pocket expenses, deductibles, and co-pays on your health insurance due to a covered medical event. Or, you may use your Aflac benefits to help with the indirect expenses when a medical event occurs, such as: house payment, car payment, groceries, utilities and most importantly, your loss of income. Aflac does not coordinate benefits with your health insurance nor does your health insurance coordinate benefits with Aflac. The following is a brief summary of benefits that you may elect to own:

**Aflac Accident Advantage: 24/7 Accident - Option 3,** The plan has the following accident benefits for: Accident Treatment, Accident Follow-up treatment, Major Diagnostic and Imaging Exams, Initial Accident Hospitalization, Accident Hospital Confinement, Intensive Care Unit Confinement, Ambulance, Appliances Benefit, Rehabilitation Facility Benefit, Accident Specific-Sum Injuries Benefit, Accidental -Death Benefit, Wellness Benefit, Transportation and Lodging Benefit and many other accident benefits.

**Aflac Short Term Disability:** You may elect to own the Short Term Disability, which will help bridge, the 6-month gap until your employer's long-term disability begins. Consider protecting one of the most valuable assets you have: your ability to provide an income for you and your family in the event of an illness or off-the-job injury disability.

**Aflac Cancer Care - Classic:** As good as your major medical is, it still doesn't pay for the out-of-pocket expenses incurred during a major illness such as Cancer. The following are just a few of the many benefits paid directly to you under the plan: Initial Diagnosis, Hospital Confinement, Skin Cancer Surgery, Radiation Therapy, Chemotherapy, Bone Marrow Transplantation, Stem Cell Transplantation, Experimental Treatment Benefit, Transportation Benefit, Lodging Benefit, NCI evaluation/consultation, Extended Care Facility and Hospice Care.

**Aflac Plus Rider (Optional Lump Sum Critical Illness Rider):** The plan has a Tier One Critical Illness Event Benefit that covers 15 events such as heart attack and stroke, and a Subsequent Benefit for a recurrence of the same or a new occurrence. Tier Two Critical Illness Event Benefit and a Coronary Artery Bypass Graft Surgery Benefit. This rider can be added to either the Aflac Accident Advantage or the Aflac Hospital Advantage or the Aflac Short Term Disability plan.

**Aflac Critical Care Protection Option 1:** Provides benefits for 10 specified health events including Heart Attack, Stroke and Coronary Artery Bypass Surgery. The plan includes a first occurrence benefit, subsequent specified health event benefit, hospital confinement benefit ambulance benefit, continuing care benefit, transportation benefit, lodging benefit and waiver of premium benefit.

**Aflac Hospital Advantage - Preferred:** This plan has benefits for Hospital Confinement, Rehabilitation Facility, Hospital Short Stay, Waiver of Premium, Hospital Emergency Room, Hospital Short-stay, Physician Visits, Medical Imaging and Diagnostic, Ambulance, Surgical, Invasive Diagnostic Exams, Daily Hospital Confinement and Hospital Intensive Care Unit Confinement.

**Aflac Dental Insurance:** Freedom to choose your own dentist without restriction. No deductibles. Benefits are paid regardless of any other plan.

**Aflac Life Solutions:** Term Life and Whole life plans are available.

*Please see the premium rate sheet for cost information.*

***Please register at the Benefits Fair for the free door prize to be given away compliments of Donna Polser, Aflac Agent***

## City of McKinney - Payroll Deductions

### Semi-Monthly Payroll Deductions 24 Deductions per Year

**Agent:** Donna Polser  
**Number:** 214-726-6406  
**E-Mail:** donna\_polser@us.aflac.com

<u>Aflac Accident Advantage</u>	<u>Option 3</u>
Individual (Employee)	\$13.46
Primary & Spouse (Employee & Spouse)	\$17.94
One Parent Family	\$20.87
Two Parent Family	\$26.26

### Aflac Short-Term Disability:

To obtain a quote based upon your hourly rate of pay/salary and age, please email Donna your information so she may provide you your Disability quote.

<u>Aflac Cancer Care - Classic</u>	<u>18-75 Base</u>	<u>IDR \$500</u>	<u>DCR</u>	<u>SDR</u>
Individual (Employee) / One Parent Family	\$15.86	\$2.93	\$0.46	\$0.46
Primary & Spouse / Two Parent Family	\$26.98	\$6.50	\$0.46	\$0.85

*IDR = Optional Initial Diagnosis Rider accruing \$500 per year to diagnosis benefit  
DCR = Optional Dependent Child Rider increase child diagnosis to \$10,000 benefit  
SDR = Optional Specified Disease Rider*

<u>Aflac Plus Rider:</u>	<u>18-29</u>	<u>30-39</u>	<u>40-49</u>	<u>50-70</u>
(Optional Lump Sum Critical Illness Benefit Rider)				
Individual (Employee)	\$1.56	\$2.21	\$3.77	\$6.44
Primary & Spouse (Employee & Spouse)	\$2.93	\$4.36	\$7.15	\$12.29
One Parent Family	\$3.12	\$3.38	\$4.55	\$6.63
Two Parent Family	\$3.77	\$4.88	\$7.35	\$12.35

<u>Aflac Critical Care Protection Option 1</u>	<u>18-35</u>	<u>36-45</u>	<u>46-55</u>	<u>56-70</u>
Individual (Employee)	\$4.68	\$7.28	\$10.14	\$13.65
Primary & Spouse (Employee & Spouse)	\$6.70	\$11.18	\$16.77	\$24.57
One Parent Family	\$5.20	\$7.54	\$10.47	\$13.98
Two Parent Family	\$7.74	\$12.35	\$18.20	\$26.26

<u>Aflac Hospital Advantage - Preferred</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>
	<u>18-75</u>	<u>18-75</u>	<u>18-75</u>	<u>18-75</u>
Individual (Employee)	\$15.99	\$19.83	\$23.40	\$28.21
Primary & Spouse (Employee & Spouse)	\$23.66	\$31.79	\$38.42	\$47.19
One Parent Family	\$21.71	\$28.99	\$33.02	\$37.96
Two Parent Family	\$26.78	\$36.21	\$42.77	\$49.79

<u>Dental</u>	<u>Level 1</u>	<u>Level 2</u>	<u>Orthodontic</u>	<u>Cosmetic</u>
Individual (Employee)	\$15.67	\$19.18	\$11.83	\$12.81
Primary & Spouse (Employee & Spouse)	\$30.49	\$37.57	\$12.94	\$12.81
One Parent Family	\$30.10	\$37.31	\$12.94	\$12.81
Two Parent Family	\$45.50	\$56.10	\$12.94	\$12.81

Aflac Life Solutions: Agent will quote. Based upon age tobacco/non-tobacco use and face dollar amount