

**Aflac**<sup>®</sup>  
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**Acadian**  
C O M P A N I E S

**Your 2024 AFLAC Benefits Guide**

Provided By:



Insure Life's Risks. Enjoy Life's Rewards.™

To Employees:

Acadian Companies cares about your health and well-being, and we are dedicated to providing a benefits package designed to meet the diverse needs of our employees. As an employee, you are eligible for a variety of valuable benefits such as critical illness, cancer, hospital indemnity, short-term disability, and accident.

This Benefit Guide will provide an overview of some benefit options available to you for the 2024 benefit plan year. Please take time to carefully consider the information in this guide so you can make informed decisions about your benefit elections. Whether you are a current team member reviewing your benefit elections or a newly hired team member making your initial Acadian Companies benefit elections, this guide will give you a thorough description of plan benefits, costs and options as well as added health benefits.

Please take time to review it carefully and keep a copy for future reference. If you have any questions about the information provided or need additional information about Acadian's benefits and retirement programs, please visit Acadian Central at [ac.acadian.com](http://ac.acadian.com) or contact our Human Resources Representative at (337) 210-1757-Option 3.

Sincerely,

ACADIAN COMPANIES

*Knowing life matters*

**BENEFITS EFFECTIVE JANUARY 1, 2024 THROUGH DECEMBER 31, 2024**

**\*Open Enrollment begins November 1 and closes November 17.\***



## BENEFITS EFFECTIVE JANUARY 1, 2024 THROUGH DECEMBER 31, 2024

Acadian Companies strives to provide a comprehensive benefits package to eligible employees and their families. This benefits guide will summarize the benefits package available to assist individuals in making plan selections.

### **ELIGIBILITY**

Eligible full-time employees and their dependents may participate in AFLAC Benefits on the first of the month following 30 days of employment. Current employees have the opportunity to elect coverage during the annual Open Enrollment period.

Open Enrollment begins November 1 and closes November 17.

#### **Listed below are eligible dependents:**



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Your legally married spouse.



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Your children who are natural children, stepchildren, adopted children or children for whom you have legal custody (age restrictions may apply). Disabled children age 26 or older who meet certain criteria may continue on your health coverage.



# benefits overview

## PRE-TAX ENROLLMENT CONSIDERATIONS



Employees are advised that some of the benefit plans offered are pre-tax benefits whereby all employee paid contributions are deducted from pre-tax earnings. These include the Accident and Hospital plans. (Please note - Critical Illness and Disability plans are post-taxed.) When premiums are deducted on a pre-tax basis, the employee's take home pay is increased because the premiums are subtracted from the gross pay before taxes are applied. Pre-tax deductions also lower the taxable income for the year by the amount of the total payroll deduction for insurance premiums.

Individuals electing to enroll a pre-tax Cafeteria Section 125 Plan benefit are only allowed to enroll or drop coverage during the annual open enrollment period unless there is a qualifying event. All elections made during this open enrollment period will remain in effect until the end of the plan year.

## QUALIFYING EVENT

One of the stipulations of a tax advantage plan is that coverage must remain in force until the beginning of the new plan year unless there is a qualifying event or change in family status.

A qualifying event or family status change may include:

- Birth or adoption of a child
- Marriage or divorce
- Death of a spouse or dependent
- Change in spouse's employment status

The qualifying event must be reported to the HR Department along with all required documentation within 30 days of the event to ensure coverage.



# supplemental insurance

The following are policies that AFLAC offers to our full time Acadian employees: Your deadline to enroll is 30 days after your date of hire. Benefits will be effective on the 1st of the month following 30 days of hire, provided enrollment is completed timely. During open enrollment, policies will be effective January 1st or once approved by AFLAC.

## Short Term Disability

This plan will pay you disability benefits when you are unable to work due to Non-Occupational Sickness or injury. You have the option to choose the length of the elimination period, benefit period and the amount of benefit\* you will receive.

\*The Guaranteed Issue benefit is \$1,500 per month. Any benefit amount requested above guaranteed issue will require Evidence of Insurability.

## Accident

24 hour accident coverage. In the event of a covered accident, the plan pays cash benefits fast to help with the costs associated with out-of-pocket expenses and bills-expenses major medical may not take care of.

## Hospital Indemnity

This plan pays cash benefits for the following occurrences: Hospital Confinement, Hospital Admissions, Intensive Care, and Intermediate Hospital Step-Down unit.

## Critical Illness Advantage w/Cancer

This lump sum benefit plan covers the same occurrences as the Critical Illness Advantage plan in addition to Cancer.

## Critical Illness Advantage

This lump sum benefit plan\* allows you to choose the level of coverage that works for you and your family. This plan will pay you directly for the following occurrences: Heart Attack, Kidney Failure, Stroke, Major Organ or Bone Marrow Transplant, Sudden Cardiac Arrest, Severe Burns, Coma, Paralysis, Loss of Sight/ Hearing/Speech. Coronary Artery Bypass Surgery.

\*The Guaranteed Issue Lump sum benefit is \$20,00 for employee and \$10,000 for spouse. Any benefit amount requested above guaranteed issue will require Evidence of Insurability.

## HOW TO ENROLL

VISIT: [www.wecareworks.com](http://www.wecareworks.com)

Case ID: C122

USER ID: First initial of first name, First initial of last name, and last 5 digits of SSN

Password: Acadian24

### For Additional Questions Contact:

Lacey Fontenot— 337.295.9928  
[lacey\\_fontenot@us.aflac.com](mailto:lacey_fontenot@us.aflac.com)

Shelby Kennedy— 337.412.7610  
[shelby\\_kerr@us.aflac.com](mailto:shelby_kerr@us.aflac.com)

Sarina Yusofe— 337.255.1569  
[sarina\\_yusofe@us.aflac.com](mailto:sarina_yusofe@us.aflac.com)





# ACADIAN AMBULANCE Bi- Weekly DEDUCTIONS

**AGENTS:**  
Lacey Fontenot 337-295-9928  
Shelby Kennedy 337-412-7610  
Sarina Yusofe 337-255-1569

**Group Accident** – Covers you 24hr On/Off Job and pays a benefit for the treatment of injuries suffered as the result of a covered accident. Benefits are paid regardless of any other health insurance benefits the insured may receive. Please review Brochure for full details.

Note: Spouse can be covered between the ages of 18- 64 and spouse coverage terminates at age 70.

EMPLOYEE ONLY 18-69	EMPLOYEE / CHILDREN (Birth -26)	EMPLOYEE / SPOUSE Spouse 18-69	FAMILY
9.07	15.90	13.59	20.42

**Hospital Protection** - Pays 1,000 first day of hospital confinement of 24 hours or more and 150 per day for each day confined

EMPLOYEE ONLY 18-69	EMPLOYEE / CHILDREN (Birth -26)	EMPLOYEE / SPOUSE Spouse 18-69	FAMILY
9.64	15.50	19.37	25.23

**Lump Sum Critical Care: Heart Attack/Stroke, Major Organ Transplant, End State Renal Failure, Coma, Paralysis, Severe Burns, Loss of (sight –both eyes, hearing – both ears and speech)** –

30,000 Employee, 15,000 for spouse and 15,000 for children. You can purchase up to 50,000 if eligible with 25,000 for spouse and 25,000 children. (please ask for rates for coverage over 30,000)

**Note: Benefits are reduced by half after age 70 / Children covered up to age 26**

Non-Tobacco User Rates					
	18-29	30-39	40-49	50-59	60-69
Employee 30,000	4.07	5.79	12.05	18.20	25.38
Spouse 15,000	2.38	3.24	6.37	9.44	13.04
** Dependent Children covered free					

Tobacco User Rates					
	18-29	30-39	40-49	50-59	60-69
Employee 30,000	6.86	12.45	25.23	36.98	53.85
Spouse 15,000	3.77	6.57	12.96	18.84	27.27
** Dependent Children covered free					

**Lump Sum Critical Care w/ CANCER: Cancer, Heart Attack/Stroke, Major Organ Transplant, End State Renal Failure, Coma, Paralysis, Severe Burns, Loss of (sight –both eyes, hearing – both ears and speech)** –

30,000 Employee, 15,000 for spouse and 15,000 for children. You can purchase up to 50,000 if eligible with 25,000 for spouse and 25,000 children. (please ask for rates for coverage over 30,000)

**Note: Benefits are reduced by half after age 70 / Children covered up to age 26**

Non-Tobacco User Rates					
	18-29	30-39	40-49	50-59	60-69
Employee 30,000	8.07	12.03	24.41	41.7	66.01
Spouse 15,000	4.38	6.37	12.56	21.64	38.80
** Dependent Children covered free					

Tobacco User Rates					
	18-29	30-39	40-49	50-59	60-69
Employee 30,000	11.43	19.68	40.88	71.28	112.32
Spouse 15,000	6.06	10.19	20.79	35.99	56.51
** Dependent Children covered free					

# Value Added Services

Aflac offers customers and their family members access to three valuable services: Health Advocacy services and Medical Bill Saver™ through Health Advocate™, a health assistance and support company.

For Health Advocacy, Personal Health Advocates provide expert assistance with a wide range of healthcare and health insurance challenges—from coverage questions, locating a provider or second opinion, understanding a medical issue, to grievance or medical bill challenges and more.

Medical Bill Saver™ gives insureds access to a specialized negotiation unit to help negotiate bills not covered by their health insurance plan.

These services are included as part of this offering. Health Advocacy and Medical Bill Saver are available to employees, their spouses and children, parents and parents-in-law.

This offering may not supersede the terms and conditions of any existing contact the client has with Health Advocate. Health Advocate reserves the right to refuse any client group through Aflac if the client group cancels a pre-existing contract with Health Advocate prior to expiration date of the contract.

Value Added Services are not available to residents of Idaho. State availability may vary.

Medical Bill Saver has restrictions for negotiations on in-network deductibles and co-insurance in Arizona, Colorado, District of Columbia, Illinois, Indiana, New Jersey, New York, North Carolina, Ohio, South Dakota, Texas, Utah and Vermont.

# resource directory



## AFLAC RESOURCE CENTER

**Lacey Fontenot—AFLAC Representative**

P: 337-303-8466 | Email: [lacey\\_fontenot@us.aflac.com](mailto:lacey_fontenot@us.aflac.com)

**Shelby Kennedy—AFLAC Representative**

P: 337-412-7610 | Email: [shelby\\_kerr@us.aflac.com](mailto:shelby_kerr@us.aflac.com)

**Sarina Yusofe—AFLAC Representative**

P: 337-255-1569 | Email: [sarina\\_yusofe@us.aflac.com](mailto:sarina_yusofe@us.aflac.com)

**AFLAC: (888) 696-4060**





# Acadian

COMPANIES

This document is an outline of the coverage proposed by the carrier(s), based on information provided. It does not include all the terms, coverage, exclusions, limitations, and conditions of the actual contract language. The policies and contract themselves must be read for those details. Policy forms for your reference will be made available upon request.



**Insure Life's Risks.  
Enjoy Life's Rewards.™**