

# Voluntary Supplemental Benefits (AFLAC)

Helping Pay Your Bills, While You Pay Attention to Your Health (Peace of Mind...Real Cash Benefits...365 days a year.)

AFLAC provides protection for you and/or your immediate family members to help close the gaps in the times where you may or may not be receiving a full income yet are responsible for paying all of your medical and personal bills that are piling up. These policies do not coordinate benefits with your Group Health Plan - they provide you with additional protection paid directly to you.

The following are the policies that AFLAC offers to our full-time Acadian employees:

#### **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 \$20,000 for employee & \$10,000 for spouse. Any benefit amount requested above guaranteed issue will require Evidence of Insurability.

## Critical Illness Advantage w/Cancer

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

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

#### **Hospital Indemnity**

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

# 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 (initial period in which benefits are not paid), the length of the benefit period (number of weeks you will receive benefits after elimination period is met) and the amount of the 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 maior medical may not take care of.

\*\*Your deadline to enroll is 30 days after your date of hire. Benefits will be effective on the 1<sup>st</sup> of the month following 30 days of hire, provided enrollment is completed timely.

HOW TO ENROLL - Simply go to www.aflac.com/acadian, select the "Login to Apply" and use the login information to apply.Case ID: B136Online ID: First initial of first name, First initial of last name, and last 5 digits of SSNPassword: Acadian20

For additional questions or to speak with an Aflac Representative, please contact one of the following:

#### **Through Our Agents**

Independent Ins. Agent : lacey\_fontenot@us.aflac.com Lacey Fontenot Office # (337) 295-9928 Cell # (337) 303-8466

AFLAC Group Rep: acox@aflac.com Aaron Cox Cell # (225) 772-8721 Aflac Customer Service

To speak to a customer service representative (English or Spanish), please call toll free between 8:00 a.m. to 8:00 p.m. EST

1-800-433-3036