

## ***Hello Staff of Community Action (HRA),***

***My name is Kelly, I am your agent for Aflac. As an employee of Community Action (HRA), you are eligible for these Great benefits!***

Aflac is like no other insurance you know. It is a voluntary supplemental benefit that pays above and beyond any other insurance you have. The monies are paid directly to you so you are able to choose where the monies are spent.

Some of the Great benefits that are offered with the plans are:

- |                                 |  |                     |
|---------------------------------|--|---------------------|
| 1. Monies paid directly to you  | 2. No specific doctors                             | 7. Payroll deducted |
| 3. Pays YOU above any insurance | 4. Better rates through work                       | 8. Great rates!!    |
| 5. Portable. You own the plan.  | 6. No rate increases unless you change the policy. |                     |

Listed are a couple of the plans we offer. Premiums reflect **BI-WEEKLY** amounts.

**CANCER SELECT** – If you are diagnosed with cancer your initial payment is \$2,000. Plan includes chemo, radiation, hospitalization \$100/\$200 a day, surgery, anti nausea meds, immunotherapy, nursing, hospice, mileage and lodging, and more. Rates only \$8.28/individual and \$13.38/both parents, bi-weekly. **Kids are covered free.** American Cancer Society says 1 in 2 men; or 1 in 3 women **WILL** be diagnosed with cancer in their lifetime.

**Example:** If there was a diagnosis of cancer and your health insurance plan paid 80% of a \$70,000 bill, you could be responsible for up to \$14,000.



**ACCIDENT ADVANTAGE-Option 3 – THIS IS A NEW & IMPROVED PLAN TO INCLUDE: PROSTHESIS REPAIR OR REPLACEMENT, HOME MODIFICATION AND ORGANIZED SPORTS....**

If you have an accident, 24 hours a day/7days a week, and seek medical treatment you will be covered. Initial visit is \$120 up to \$200, six follow-up visits @ \$35 each, \$250 for hospital room, severity of injury ranges from \$35-\$12,500, Life insurance of \$40,000. Physical therapy @\$35, surgery, tests, and more. Rates: Individual \$12.54, Husband/Wife \$16.68, One Parent Family \$19.38, or 2 Parent Family \$24.36 bi-weekly.

**Example:** You were lifting a box at work and hurt your back. First visit to chiropractor = \$120. Two follow-up visits = additional \$70.



**MONIES PAID  
TO YOU!!!**

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There are a wide range of policies that would be available to you. The two listed are the most popular. Also, there are **Dental, Vision, Hospital, Critical Care, Short Term Disability and Life Insurance.** As the employee you would choose who to cover on the plan. It can be just you; **or** you and your spouse; **or** you and your children; **or** you, your spouse and your children.

**Tuesday, September 15 from 8:30 to 12:00 noon in Escanaba and 1:30 to 3:00 in Gladstone  
Thursday, September 17 from 9:00 to 12:00 noon in Menominee and 1:00 to 3:00 in Daggett**

**\*\*\*OR BY APPOINTMENT IF YOU CANNOT BE THERE\*\*\***