



Security Management Inc. offers Aflac as part of our benefits package An Aflac representative will educate you on the coverage and how to participate

Available Plans **Want more information? Just check the plan you would like to hear more about**

	<u>Individual</u>	Employee & Spouse	1 Parent Family	Family Plan
Accident				
Cancer				
Hospital				
Critical Care Protection (He	eart/Stoke;			
Life				
Dental				
Short Term Disability				

Disability quoted individually based on salary and other criteria.

How Aflac Works

Aflac pays CASH benefits directly to you, not the doctor or hospital.

Aflac benefits can be used to pay co-pays, deductibles & other out of pocket medical expenses.

Aflac benefits are designed to pay every day living expenses like Rent or mortgage, groceries, utilities, car payments and more.

Aflac plans are GUARANTEED renewable, meaning we will never cancel on you.

Aflac policies are PORTABLE. Even if you change jobs, you can take it with you.

Aflac has **NEVER** had a rate increase, so you know the cost in the future.

Aflac pays 92% of our claims in 4 days, so you get the money when you need it most.

Aflac has been named Ethisphere's most ETHICAL Insurance Company 5 years in a row!

Aflac plans provide a safety net of cash for about an hour's wage per week

Aflac policies can be extended to cover the whole FAMILY

Policy Infromation

Aflac Accident Advantage

- Covers you & your family 24/7
- At work, Sports, School, Home and Commuting
- ❖ Pays \$1,500 initial Hospitalization benefit
- Hospital Confinement benefit of \$300 per day
- ❖ Wellness payout of \$60 every 12 months for routine check ups

Dental Insurance

- No co-pays, no deductibles, NO NETWORKS
- Annual benefits amounts range from \$1,200 to \$1,800 per person depending on plan
- ❖ Benefits for Orthodontics and Cosmetic dentistry can be added.

Short Term Disability

- Benefits from \$500 to \$5,000 per month
- Pays in 4 days compared to 30 days the state requires to process.
- Benefits are own occupational payouts

Life Insurance

- Plans include 10, 20, 30 year term & Whole life
- Benefit amounts as high as \$200,000



If you have Major Medical you can also access these programs

Aflac Cancer Care

- \$5,000 initial diagnosis benefit, builds by \$500 per year
- \$300 per day for hospitalization
- \$300 per day for experimental treatment, No Major Medical plan covers this
- ❖ Pays you \$100 in wellness every year

Aflac Choice Hospital Confinement

- Covers hospitalizations for Accidents, Sickness and pregnancies
- Pays daily hospitalization benefit to cover your hospital deductible \$500-\$2,000
- ❖ Pays diagnostic exam benefit of \$100 for the added option

Crtical Care Protection

- Covers heart attack, stroke, by-pass, coma & paralysis
- ❖ \$7,500 initial diagnosis benefit, builds by \$500 per year
- \$300 per day for hospitalization
- Pays for intensive care beyond critical illness for any covered hospitalization for an accident or illness



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