



- *Cash benefits directly to you
- *No coordination of benefits
- *Fast claims processing



- *No lifetime limit
- *Locked in rates
- *Provides peace of mind

1

ACCIDENT ADVANTAGE

- Coverage (on or off the job)
- Benefits payable for emergency treatment, hospitalization, surgery, physical therapy, exams, ambulance, home modification, family support, lodging, transportation
- Accidental death life insurance
- Additional 25% of benefits payable for organized sporting activity injury.
- One wellness benefit per policy per year.

2

CANCER PROTECTION ASSURANCE

- \$1,000 or \$4,000 upon initial diagnosis
- Children covered at no extra cost
- Benefits payable for radiation, chemotherapy, surgery, hospitalization, transportation, lodging, experimental treatments, home health care, hospice, preventative, reconstructive
- One wellness benefit per covered person per year.

3

SHORT TERM DISABILITY

- 24/7 Coverage (off the job only)
- Protects up to 60% of your gross income
- Guaranteed issue for 3 or 6 months
- Pays on the 1st day of an accident or 8th day of an illness.

4

HOSPITAL CHOICE

Option I

- \$500- \$2,000 Hospital confinement benefit
Benefits payable for rehabilitation facility, hospital ER, hospital short stay

EXTENDED RIDER

Benefits payable for physician visits, laboratory tests & x-ray, medical diagnostic & imaging, and ambulance

HOSPITAL STAY & SURGICAL RIDER

Benefits payable for initial assistance, surgical procedure, invasive diagnostic exams, daily hospital confinement & daily ICU, second surgical opinion.

5

CRITICAL CARE PROTECTION OPTION ONE

- \$7,500 upon first occurrence for heart attack, stroke, coronary artery bypass surgery, sudden cardiac arrest, third-degree burns, coma, paralysis, major human organ transplant, end-stage renal failure, persistent vegetative state
- Benefits payable for coronary angioplasty, daily hospital confinement, continuing care treatments, transportation, lodging

If you have any questions or wish to enroll in an Aflac program, please contact our Aflac agent.
Steven Ostler 248.709.9775 steven_ostler@us.aflac.com