

# WHY AFLAC??

- Pays **CASH DIRECTLY TO YOU OVER AND ABOVE** what your health insurance pays and you use the money however you see fit!
- Helps **PROTECT YOUR PAYCHECK** and provides cash to you to **HELP WITH FAMILY FIXED EXPENSES** such as: **Grocery bills, utility bills, rent or mortgage payment, car payment, car insurance or other non-medical family expenses.**
- Helps Offset **DEDUCTIBLES** and **CO-PAYMENTS!**
- **PAYROLL DEDUCTED** and Premiums **DEDUCTED PRE-TAX** on most Plans thus additional savings!
- **RATE STABILITY AND PORTABILITY** - you can keep your benefits at the same Payroll rate even if you change jobs or retire.
- **CLAIMS: ONE DAY PAY** on most claims, **Online filing available** and **Direct Deposit** for claim checks.



## AFLAC Product Overview

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### SHORT TERM DISABILITY (GUARANTEE ISSUE – No Medical Questions)

Pays for time off work due to injury, illness and maternity leave.  
Different options available based on your Income!

2

### ACCIDENT PLAN (Family Coverage available)

Pay about 20 different benefits CASH TO YOU such as ER visits, Physical Therapy Visits, follow-Up, Hospital stay, Pays for actual injuries ON and OFF the Job Injuries for you and your Family 24/7.  
Pays Wellness Benefit as well!

3

### CANCER PLAN (Family Coverage available)

**(Leading Cause Of Medical Bankruptcy!)**

Covers 20 different Benefits due to Cancer related expenses.  
Also pays Incentive for Cancer Screenings for each Covered family Member.  
All Dependent Children under 26 are covered at no additional cost!

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### HOSPITAL INDEMNITY PLAN (Family Coverage available)

Helps towards High Deductibles and Co-Pays, Doctors visits, hospital stay, ER for Illness or Injury, Lab and X-ray, Surgeries, etc.  
Different options available that can be tailored to your personal needs

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### CRITICAL ILLNESS PLAN (Family Coverage available)

**(2<sup>nd</sup> Leading Cause of Medical Bankruptcy!)**

Covers different critical Illnesses such as Heart Attack, Sudden Cardiac Arrest, Strokes, Coma, Third Degree Burns, Paralysis and many more.

### OUR AFLAC REPRESENTATIVE:

MARIA NASSIF Phone: (216) 374-8984 Email: [maria\\_nassif@us.aflac.com](mailto:maria_nassif@us.aflac.com)



Coverage is underwritten by American Family Life Assurance Company of Columbus.  
In New York, coverage is underwritten by American Family Life Assurance Company of New York.  
Worldwide Headquarters | 1932 Wynnton Road | Columbus, Georgia 31999