CMHA ANNUAL OPEN ENROLLMENT



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 additional savings with **PRE-TAX DEDUCTIONS**
- **RATE STABILITY AND PORTABILITY** - You can keep your benefits at the same Payroll rate even if you change jobs or retire
- CLAIMS: **Online filing** available and **Direct Deposit** for claim checks

AFLAC PRODUCT OVERVIEW

1

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 and needs

2

ACCIDENT PLAN (Family Coverage available)

Pays about 20 different benefits CASH TO YOU such as ER visits, Physical Therapy Visits, Follow-Up, Hospital stay, Pays Cash for actual injuries
ON and OFF the Job Protection for you and your Family 24/7
Pays Annual Wellness Benefit and much more

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

4

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

5

CRITICAL ILLNESS PLAN (Family Coverage available)

Second Leading Cause of Medical Bankruptcy
Covers 9 critical Illnesses such as Heart Attack, Sudden Cardiac Arrest, Strokes, Coma, Third Degree Burns, Paralysis, and many more situations

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Aflac™