

AFLAC OPEN ENROLLMENT

Gadsden State employees are offered Aflac through payroll deduction. Aflac products will provide cash, paid directly to you (unless assigned), not doctors, hospitals, or other healthcare providers, to help you with out-of-pocket medical expenses such as copays, deductibles, and co-insurance. They will, more importantly, provide money to pay for the unexpected, non-medical costs associated with fighting cancer. These include lost wages, unexpected household help and childcare expenses, transportation and many other unanticipated, non-medical costs. You can use the money from this insurance to pay your normal bills such as mortgage or rent, car payments, utilities, groceries, etc. The programs offered through payroll deduction from Aflac are:

CANCER PROTECTION ASSURANCE

Cancer insurance is designed to provide you and your family with financial security when a family member is being treated for cancer. It also will pay an annual Wellness Benefit for normal annual cancer screenings.

ACCIDENT ADVANTAGE PLAN

Accident insurance is designed to provide you and your family with financial security when a family member is injured in any type of accident, small or large, on or off the job.

SHORT TERM DISABILITY PLAN

Short-term disability insurance is designed to provide an income if you are unable to work due to an accident or sickness of any kind (including maternity). It will pay a daily benefit, depending on your income, for such a disability. A plan can be tailored to your specific needs at very affordable premiums. You do not have to use your sick days before using disability.

HOSPITAL CHOICE PLAN

Hospital Choice insurance is designed to provide you and your family with financial security when a family member is confined in a hospital for any reason. It will provide a daily benefit for hospital confinement.

CRITICAL CARE PLAN

Critical Care Protection is designed to provide you and your family with financial security when a family member is being treated for a heart attack, stroke, bypass surgery, kidney failure, and more.

AFLAC PLUS RIDER

Can be attached to select Aflac Policies to provide additional benefits if diagnosed with a covered health event such as heart attack, stroke, type 1 diabetes and more. Includes hospitalization coverage for infectious disease such as certain human coronaviruses (including COVID 19, and pneumonia)

LIFE INSURANCE

\$20,000 to \$500,000 Life are offered.

**PLEASE CALL OR EMAIL IF YOU HAVE ANY QUESTIONS – Deadline is August 31st.
I CAN MEET WITH YOU OR EMAIL THE RATES AND BROCHURES TO LOOK OVER.
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