

## PRODUCT OVERVIEW

For questions about how the program can work for you, questions about specific coverages, or to enroll in the plans using payroll deduction through the York County School Division, please contact Brad Klavan by phone at (757) 652-0912 or by email at [bradford\\_klavan@us.aflac.com](mailto:bradford_klavan@us.aflac.com) or [bklavan@gmail.com](mailto:bklavan@gmail.com)



**Now More Than Ever**

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**Aflac**®

**Now more than ever you want and need benefits that help you protect what matters most.**

That's why the time is right for Aflac.



**Protect your income.**

Individual insurance policies from Aflac provide you with cash benefits that can be used to help cover rent, groceries, and other daily living expenses.

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**Supplement your major medical plan.** You may already have major medical insurance through your employer, but you may incur out-of-pocket expenses not covered by your medical plan. We provide cash benefits to help with unexpected medical and daily living expenses.

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**Hold on to what's yours.**

Individual insurance policies from Aflac let you protect what you've worked hard for, with cash benefits to help cover the costs of everyday life.

## INDIVIDUAL POLICIES



**1-in-8**

people seek medical attention for an injury each year.<sup>1</sup>

### Short-Term Disability

Provides you with a source of income if you're disabled due to an accident or illness.

### Life

Additional protection to help your family maintain their lifestyle if something were to happen to you.

In Idaho, Short-Term Disability policy A57600IDR. In Oklahoma, Short-Term Disability policies A57600OK and A57600LBOK. In Idaho and Oklahoma, Life policies ICC1368100 through ICC1368400.



**\$17,553**

was the average facility price for a hospital stay in 2013.<sup>2</sup>

### Hospital Confinement Indemnity

Eases the financial burden of hospital visits by providing cash benefits to help with any out-of-pocket costs not covered by your major medical insurance.

### Dental

Provides benefits for routine dental care and much more with no network, deductible or pre-certification requirements.

### Vision

Helps with the costs of vision care with the freedom to choose any eye-care provider.

In Idaho, Hospital Confinement Indemnity policies A49100ID—A49400ID, A4910HID. In Oklahoma, Hospital Confinement Indemnity policies A49100OK—A49400OK, and A4910HOK. In Idaho, Dental policies A82100RID—A82400RID. In Oklahoma Dental, policies A82100ROK—A82400ROK. In Idaho, Vision policy VSN100ID. In Oklahoma, Vision policy VSN100OKR.



**1-in-2**

The lifetime risk of U.S. men for developing cancer. For women the risk is a little more than one-in-three.<sup>3</sup>

### Accident

Helps provide financial stability for everyday expenses and medical treatment if a covered accident occurs.

### Cancer/Specified-Disease

Helps cover expenses from initial diagnosis of a covered cancer, through treatment and follow up visits.

### Critical Illness (Specified Health Event)

Helps with the costs of treatment if you experience a covered health event, such as a heart attack, stroke, or paralysis.

### Aflac Plus Rider

Pays a lump sum benefit amount along with additional benefits when you are diagnosed with a covered health event.

### Lump Sum Critical Illness

Provides a cash benefit to help cover expenses when you're diagnosed or treated for a covered critical illness event, such as a heart attack, stroke or paralysis.

### Lump Sum Cancer

Provides a cash benefit to help cover any expense, such as treatment costs and insurance copays and deductibles, if you're diagnosed with cancer.

In Idaho, Accident policies A35100ID—A35400ID, A35B24ID, A35BOFID. In Oklahoma, Accident policies A35100OK—A35400OK, A35B24OK, A35BOFOK. In Idaho, Cancer/Specified-Disease policies A78100ID—A78400ID. In Oklahoma, Cancer/Specified-Disease policies A78100OK—A78400OK. In Idaho, Critical Illness (Specified Health Event) policies A71100ID, A71200ID. In Oklahoma, Critical Illness (Specified Health Event) policies A71100OK, A71200OK. In Oklahoma, Aflac Plus Riders CIRIDEROK, CIRIDERHOK. In Idaho, Lump Sum Critical Illness policies A73100ID, A7310HID. In Oklahoma, Lump Sum Critical Illness policies A73100OK, A7310HOK. In Idaho, Lump Sum Cancer policy A72200ID. In Oklahoma, Lump Sum Cancer policy A72200OK.

<sup>1</sup>Injury Facts, 2014 Edition, National Safety Council. <sup>2</sup>2013 Health Care Cost and Utilization Report, Health Care Cost Institute, Inc., October 2014. <sup>3</sup>Cancer Facts & Figures 2014, American Cancer Society.

Aflac SmartClaim®  
**One Day Pay**™



Accident



Cancer



Critical  
Illness



Hospital



Lump Sum Cancer  
Lump Sum Critical Illness



One Day Pay™ available for most properly documented, individual claims submitted online through Aflac SmartClaim® by 3 PM ET. Aflac SmartClaim® not available on the following: Short Term Disability (excluding Accident and Sickness Riders), Life, Vision, Dental, Medicare Supplement, Long Term Care/Home Health Care, Aflac Plus Rider and Group policies. Aflac processes most other claims in about four days. Processing time is based on business days after all required documentation needed to render a decision is received and no further validation and/or research is required. Individual Company Statistic, 2015.

Worldwide Headquarters | 1932 Wynnton Road, Columbus, GA 31999 | Policy may not be available in all states. Limitations and exclusions may apply. Benefits are determined by state and plan level selected. 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.