



Mapleton Public Schools
May 2019
To enroll call (877) 467-8702

~ Short-Term Disability ~ Pay Check Insurance

- *Insure your paycheck in the event that you are sick or hurt and unable to work
- *Policy is guaranteed Issue up to \$60,000 gross income
- *Selection of Elimination Periods from 0/7, 0/14
- * 3 or 6 month benefit plans
- *Can be used for maternity (need to be on the plan for 10 months prior to birth of child)

~ Accident Indemnity Advantage ~ Injury coverage on or off the job 24/7

Accidents happen to all kinds of people every day.

- *32 total benefits in policy; Policy is guaranteed issue
- *Initial ER visit due to injury
- *Follow up and Physical Therapy visits due to injury
- *Initial Hospital Admission Benefit & and Hospital Confinement up to 365 days
- *Additional Benefits-Fractures, Cuts, Burns, Coma, Concussion
- *Ambulance/Flight for Life
- *Accidental Death Benefit
- \$\$\$ Wellness Benefit once per year for routine screenings

~ Hospital Choice ~

Helps with those out-of-pocket expenses not covered by your major medical plan.

- *Hospital Admission Benefit
- *ER and Ambulance Benefit
- *Diagnostic (MRI, CT Scan, EEG) and Lab Test and X-Ray Benefits
- *Can use in conjunction with the Short Term Disability for Maternity
- \$\$\$ Physician Visit Benefits that pay for any type of doctor, including mental health

~ Cancer Care ~

Added Protection for you and your family since only 7% of Cancer is genetic

- *Initial Diagnosis Benefit
- *Chemo, Radiation and Hormonal Therapy Benefits
- *Surgery & Hospitalization Benefits
- *Breast Reconstruction
- *Home Health Care, Hospice and Nursing
- *Optional Riders-Specific Disease, Initial Diagnosis and Critical Care Rider
- *Dependents under 26 are free on this plan
- \$\$\$ Wellness Benefits for getting an annual Cancer Screening per covered person

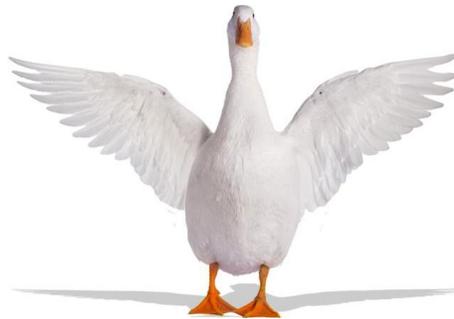
~ Critical Care Rider (Plus Rider)

Specified Health Event Insurance

The Plus rider is designed to add on to the Cancer plan to provide you with extra cash benefits if you experience a catastrophic event, such as critical illness. Pays a lump sum benefit of \$5000 upon diagnosis of Stroke, Heart Attack, Major Third Degree Burns, Coma, Paralysis or other specified health events.

~ Life Insurance ~ Giving you and your family a greater sense of security

If you or your spouse were to pass away suddenly, do you have enough life insurance to maintain the financial lifestyle you are accustomed to? The commitment you make to your family is the most important commitment you will make in your lifetime. So what happens if you're not there to fulfill it? Nothing can replace your presence in their lives, but you can make sure that financial obligations are not their number one concern in the event of your death.



Aflac's plans are affordable, \$6-12 week; completely **portable (you can take them with you if no longer employed)** and **guaranteed renewable**. Plus the rates never go up even if you age up.

There are no network restrictions and no coordination of benefits- Aflac pays regardless of any other insurance. You can add children or Spouse even if they have their own insurance.

For this year's open enrollment, we have a designated number to call to ask questions and/or enroll. Please call our Aflac Representative Laura Mithoff at **(877) 467-8702**. You can also email her at laura_mithoff@us.aflac.com Laura will be available on this number 7am-7pm, including weekends.

Please have your calls/applications in to Laura no later than Wednesday, May 29th at 7pm.