

IMPORTANT EMPLOYEE NOTICE

We are proud to offer supplemental insurance through Aflac!! The following is an overview of the different plans that are offered:

- **Short-Term Disability** - This plan pays you a monthly benefit if you are disabled due to sickness, injury or maternity. You can customize the plan based on your own individual needs.
- **Accident Plan** - This plan covers you on or off the job for any accident that requires you to seek treatment. The plan pays for emergency treatment, follow-up visits, hospitalizations, physical therapy visits, ambulance and accidental death.
- **Hospital Protection Plan**- This plan covers you for hospitalization for any reason; accident, sickness, surgery, maternity, etc. The plan pays a daily benefit. It also includes a rehabilitation, ambulance, and surgical benefits.
- **Personal Sickness Plan** – This plan covers you if you should be hospitalized for a sickness. The plan pays a benefit for each day you are hospitalized, for surgeries, major diagnostic exams and much more! There are also benefits for your regular Physician Visits.
- **Maximum Difference Cancer Plan** - This plan pays cash directly to you to help with out-of-pocket expenses associated with cancer or cancer detection. This plan will pay every step of the way as you go for the treatment of cancer such as: a first treatment benefit, hospital confinements, radiation and chemotherapy, surgical benefits and much more. It also has a wellness benefit for cancer screenings.
- **Critical Care and Recovery Plan** – This plan covers you if you are diagnosed with any of the following health events: Coma, Stroke, Paralysis, Heart Attack, End-Stage Renal Failure, Major Third-Degree Burns, Persistent Vegetative State, Coronary Artery Bypass Surgery or Major Human Organ Transplants. It provides a first occurrence benefit, benefits for continuing care, provides money for hospitalizations and more.
- **Dental Insurance** - This plan pays you or your dentist directly for dental visits. This plan gives you freedom of choice, you choose any dentist (NO NETWORKS). There are NO deductibles, NO pre-certifications and we will pay regardless of any other dental insurance.
- **Vision Plan** – This plan provides benefits if you are diagnosed with an eye disease or disorder such as Glaucoma, Retinal Detachment, Macular Degeneration and others. It provides a first occurrence benefit, benefits for eye surgeries, vision loss and also provides benefits for eye exams and vision correction.
- **Life Insurance** - Everyone knows the importance of life insurance. Aflac offers both Term and Whole-life policies that you can customize based on your own family's needs. The plan gives you the flexibility to add both your spouse and children and allows you to double the benefit if the death is a result of an accident.

If you have questions ahead of time, please feel free to contact our Aflac Representative:

Kristen M. Downing de Almeida
603-490-8555
kristen_dealmeida@us.aflac.com