

Protect yourself, your family and your assets.

Most Aflac products pay cash directly to the policy holder to help with copayments, deductibles and everyday living expenses.

You can speed up the processing and payment of your claims with
Aflac SmartClaim
and
One Day Pay.

Guaranteed Issue and
Guaranteed Renewability is available
on select Aflac Products.

Aflac Products are portable if
you change jobs or retire.

Aflac is independent of
Major Medical Insurance.

Deborah Mann, Independent Aflac Agent

1799 W Quincy Street, Hancock, MI, 49930



OPEN ENROLLMENT

Finlandia University
Deadline Nov. 30, 2016

Aflac Independent Agent :
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Aflac Accident Advantage

You and your family are covered 24 hours a day, on or off the job. Aflac pays cash directly to you for those unexpected bumps or bruises or the more serious accidents, regardless of any other insurance you may have.

Aflac Accident Advantage benefits include: Wellness benefit, Emergency Room visits; physician visits, x-ray, chiropractic treatments, physical therapy, CT scans, MRIs, crutches, hospital confinement, Intensive Care, travel and lodging as related to a recorded accident such as laceration, fracture, dislocation, concussion, broken teeth, or burns.

Rates (A) (Age 18-70) Option 3

Individual	\$5.10/week
Self & Spouse	\$7.23/week
1 Parent Family	\$8.55/week
2 Parent Family	\$11.07/week

No limit on number of children until 26 years of age.

Aflac Short Term Disability

Aflac Short Term Disability pays you cash benefits if you are unable to work due to injury or illness, includes pregnancy and childbirth. The employee only is eligible for coverage.

Short Term Disability can be tailored by selecting the monthly requirement to meet your living expenses (\$500 to \$5000); benefit period (3,6,12 or 24 months); and elimination period when the policy will kick in (Accident/Sickness—0/7, 0/14, 7/7, 7/14, 0/30, 30/30, 60/60, 90/90, 180/180).

Example only: For \$700/month coverage, premiums begin at \$5.04/ week

Aflac Classic Cancer Care

With no lifetime maximums, Aflac Classic Cancer Care can give you the protection that gives you and your family peace of mind.

Aflac Classic Cancer Care benefits include: Wellness benefit, Initial diagnosis benefit of \$4000 (\$8000 covered child) with \$500/year growing benefit, medical imaging, chemotherapy, radiation therapy, anti-nausea, surgical, bone marrow/blood transfusions, National Cancer Institute evaluation, ambulance, transportation and lodging benefits.

Rates Age 18 –75

Individual/ 1 Parent Family	\$8.88/ week
Insured & Spouse/ 2 Parent Family	\$15.84/week

Aflac Hospital Advantage

Aflac Hospital Advantage protects you and your family with cash benefits for hospitalizations and surgeries.

Aflac Hospital Advantage pays you cash for: Hospital confinement (\$1000/day inpatient stay) , plus additional daily hospital confinement, ICU confinement benefit, rehabilitation, outpatient stay, ER visits, physician visits, diagnostic imaging, ambulance and surgical benefits.

Rates Age 18-75

Individual	\$12.81/week
Self & Spouse	\$21.45/week
1 Parent Family	\$17.28/week
2 Parent Family	\$22.65/week

Aflac Critical Care & Recovery

Aflac Critical Care & Recovery provides you added financial resources to help with expenses associated with serious health event such as heart attack, stroke, coma, paralysis, end-stage renal failure, coronary surgery or procedure, major third degree burns or persistent vegetative state. Available in 4 Options. Option 1 and 2 are Guaranteed Issue.

Aflac Critical Care & Recovery (Option 3) benefits include: First occurrence benefit of \$7,500 (\$10,000 covered child), re-occurrence benefit of \$3,500 after 180 days, ambulance, hospital confinement, additional intensive care confinement, rehabilitation therapy, nursing home, occupational therapy, speech therapy, hospice, transportation and lodging.

Option 3 Rates—Age Dependent

Individual (18-70)	\$4.11 to \$11.88/week
Insured & Spouse	\$7.89 to \$22.92/week
1 Parent Family	\$6.99 to \$14.97/week
2 Parent Family	\$8.94 to \$24.54/week

Aflac Dental

Aflac Dental pays you up to \$75 twice per year per covered person for routine visits in addition to specified benefit amounts with the specific waiting period for diagnostic and treatment services. (Schedule-based benefits). There is no deductible and no precertification is required. You can choose your own dentist and Aflac pays you regardless of any other plan.

Level 2 Rates

Individual	\$8.85/week
Self & Spouse	\$17.34/week
1 Parent Family	\$17.22/week
2 Parent Family	\$25.89/week