



is a supplemental insurance plan that pays cash benefits directly to YOU, that help with expenses due to covered injury or illness. The benefits are pre-determined and paid regardless of any other insurance that an individual may have. You choose the policy or policies that best suit your needs. These policies are offered at an affordable price and group discount through your employer. There is no limit to how many claims you can file and the price will never change once you lock in a policy.

We offer the following plans:



**Accident Plan:** Provides benefits for any type of covered accident 24/7. The plan pays \$120 for an initial visit, \$1,000 for hospitalization, and helps pay for any required follow-ups or expenses related to the accident. This covers ER, walk-in-clinic, chiropractor, eye doctor, or dentist for any accident included chipped teeth, broken bones, cut finger, needing stitches, chiropractic adjustment, and many more. This plan includes a yearly wellness benefit of \$60 for getting a checkup or physical.



**Cancer Plan:** Cancer is the leading cause for medical bankruptcy. Features a first occurrence benefit of \$6,000 for adults, \$22,000 for children; this benefit builds \$500 every year you hold the policy. Also pays for hospital confinement, transportation, lodging, treatment, and so much more. Each covered person receives a \$100 yearly wellness benefit for participating in the plan and going in to get a yearly checkup.



**Critical Care:** Covers incidents such as heart attack, stroke, and major health events. Pays for hospitalization, surgery, travel, continuation of care and more. Also covers pregnancy if admitted to the ICU or NICU pays \$1,000 per day.



**Hospital Protection:** Most major medical insurance are not designed to cover all hospitalization costs, and when a hospital stay or doctor's visit is necessary the immediate cost of care can be more than people are prepared for. Aflac's Hospital Protection can help to cover those unforeseen costs with real cash benefits to the policyholder. Payment is made for any covered sickness or injury. Can be used for pregnancy and covers hospitalization, checkups, surgeries, and more.



**Short-Term Disability:** For many employees, temporary loss of income has long-term financial consequences. These policies provide benefits that allow employees to manage their bills, even during a temporary loss of income due to a disability. The policy provides a monthly benefit amount when the employee is disabled and unable to work due to a covered accident or illness. Can also be used to cover maternity leave.

**Life, Dental, and Vision also available**

***Cash benefits paid directly to you.***

To schedule an individualized meeting, or for more information, contact

Megan Haag Praus 701-830-9947 [Megan\\_Haag@us.aflac.com](mailto:Megan_Haag@us.aflac.com)

All Changes must be made directly with your Aflac Agent by December 4<sup>th</sup>. Please see contact information below to add, drop, or make any changes to Aflac.