

Get help with expenses health insurance doesn't cover



1

Aflac is help with expenses health insurance doesn't cover: Health insurance pays doctors and/or hospitals. Aflac pays cash directly to you, unless otherwise assigned. You can use your benefits your way — whether it's for leftover medical bills or any other expense that affects your financial security.

2

Aflac is affordable: Our products flex to meet individual needs and budgets. We'll be there to help in your time of need when you're hurt or sick. And, Aflac rates don't go up even when you file a claim.

3

Aflac processes claims quickly: Aflac provides prompt service and fast payment of qualified claims to help you pay your bills. While you're focusing on your health, we focus on getting you cash as quickly as possible.

4

Aflac is accountable: Aflac has been named to Ethisphere's list of World's Most Ethical Companies¹ 12 years in a row, *FORTUNE's* list of *100 Best Companies to Work For*² for 20 consecutive years and *FORTUNE's* list of *World's Most Admired Companies*³ 17 times.

5

Aflac cares: Much of Aflac's support comes from its independent sales agents who contribute donations from their monthly commission checks, as well as Aflac employees who contribute each month through payroll deduction.

Your enrollment is 04/15 through 06/15. For more information, visit aflacenrollment.com/RavenaCoeymansSelkirkCentralSchoolDistrict/NM4370347487.

Contact your Aflac agent Lindsay by call/text at 518-265-2261 or lindsay_rockswartz@us.aflac.com

**Continental American
Insurance Company**



In California, coverage is underwritten by Continental American Life Insurance Company.

¹Ethisphere Magazine, Quarter 1, 2018; ²FORTUNE 100 Best Companies to Work For and ³World's Most Admired Companies are registered trademarks of Time Inc. and are used under license. FORTUNE and Time Inc. are not affiliated with, and do not endorse products or services of Aflac. The Aflac coverage described here is a brief description of coverage and subject to plan limitations, exclusions, definitions, and provisions. For detailed information, please see the plan brochures, as this material is intended to provide general summaries of the coverage. Continental American Insurance Company (CAIC), a proud member of the Aflac family of insurers, is a wholly-owned subsidiary of Aflac Incorporated and underwrites group coverage. CAIC is not licensed to solicit business in New York, Guam, Puerto Rico, or the Virgin Islands. For groups situated in California, group coverage is underwritten by Continental American Life Insurance Company. For groups situated in New York, coverage is underwritten by American Family Life Assurance Company of New York. Continental American Insurance Company • Columbia, South Carolina • 1-800-433-3036
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Aflac for Ravena Coeymans Selkirk CSD

Are you among the 57% of Americans who've had to pay an unexpected medical bill?¹ Did you think, "But I have health insurance. I should be covered?" That's why there's Aflac. We can pay you cash directly² to help cover that bill or any other expense you may have. Aflac helps provide you with peace of mind when you need it most.

These Aflac supplemental plans are now available to you.

Accident: Accidents happen. When a covered accident happens to you, our accident insurance policy pays you cash benefits to help with the unexpected medical and everyday expenses that begin to add up almost immediately.

Cancer/Specified-Disease: Aflac's cancer/specified-disease insurance policy can help you and your family better cope financially if a positive diagnosis of cancer ever occurs.

Hospital Confinement Indemnity: Hospital stays are expensive. An Aflac hospital confinement indemnity insurance policy can help ease the financial burden of hospital stays by providing cash benefits.

Short-Term Disability: How would you pay your bills if you're disabled and can't work? An Aflac short-term disability insurance policy can help provide you with a source of income while you concentrate on getting better.

Critical Illness (Specified Health Event): An Aflac specified health event insurance policy is designed to help with the costs of treatment if you experience a covered health event.

Whole or Term Life: With Aflac's whole life or term life insurance, you can rest easy knowing that your family will have financial security when they need it most.

To learn more, contact your Aflac agent, Lindsay M. Rock-Swartz, at lindsay_rockswartz@us.aflac.com or 518-265-2261.



¹NORC AmeriSpeak Omnibus Survey: Surprise Medical Bills, August 16-20, 2018. <https://www.norc.umd.edu/PDFs/Health%20Care%20Surveys/Surprise%20Bills%20Survey%20August%202018%20Topline.pdf> – accessed March 30, 2020. ²Unless otherwise assigned.

This is a brief product overview only. Coverage may not be available in all states. Benefits/premium rates may vary based on plan selected. Optional riders may be available at an additional cost. The policy/certificate has limitations and exclusions that may affect benefits payable. Refer to the specified policy/certificate for complete details, benefits, limitations, and exclusions. For availability and costs, please contact your local Aflac agent.

Individual coverage is underwritten by Aflac. Group coverage is underwritten by Continental American Insurance Company (CAIC), a wholly-owned subsidiary of Aflac Incorporated. CAIC is not licensed to solicit business in New York, Guam, Puerto Rico, or the Virgin Islands. For groups situated in California, coverage underwritten by Continental American Life Insurance Company. For individual coverage in New York or coverage for groups situated in New York, coverage is underwritten by Aflac New York. Continental American Insurance Company | Columbia, SC. WWHQ | 1932 Wynnnton Road | Columbus, GA 31999.