



Remote telephone applications can be scheduled after hours or on the week-end!



Aflac Short Term Disability Additional Coverage Allowance

New for 2023

COVERED CONDITIONS

Postpartum is also a covered condition

A psychiatric or psychological condition including but not limited to the following:

- Schizophrenia
- Bipolar Disorders
- Depressive Disorders
- Anxiety Disorders
- Eating Disorders
- Post-traumatic Stress
- Substance and Alcohol Use Disorders

Note: The term Mental illness does not include Alzheimer's disease or similar forms of senility or senile dementia. Covered loss resulting from Alzheimer's disease, or similar forms of senility or senile dementia will be covered to the same extent as any other Sickness.

**NEW for 2023
Mental Health
Coverage Included In
all Short term
Disability policies
New and Existing**

Short Term Disability /Pay Check Insurance

- ***This policy covers you for an off the job accident, sickness and Maternity leave***
- Pays *above and beyond any other carrier* & will not coordinate with sick days or FMLA.
- **You do not have to use your sick days up before collecting benefits**
- Aflac policies are portable to other districts or private employers
- No rate increase as you age Guaranteed Issue coverage up to \$5000 per month

Accident Protection 24 Hours a Day/7 Days a week

- Coverage available for you & your family
- At Work, Sports, School, Home, and Commuting
- Pays cash benefits to you for medical care of an accident or injury every step of the way
- Pays initial hospitalization benefits & Daily confinement, follow up care
- A wellness benefit of \$60 every 12 months for routine checkups

Cancer Protection / Critical Illness

- Initial diagnosis benefits \$4,000.00
- Hospitalization, travel, chemo, radiation payments, experimental treatment
- Lump Sum benefits for Heart Attack, Bypass Surgery, Stroke, Coma, Diabetes, ALS, Alzheimer's
- Lyme, Systemic Lupus, Bacterial Meningitis, Sickle Cell Anemia, Parkinson's, Paralysis
- \$75.00 wellness benefits each year per family member

Cancer Protection / Critical Illness

- Covers hospitalizations for Accidents, Sickness, & Pregnancies
- Daily confinement benefit
- Great addition for maternity coverage

Coverage available for Insured, Spouse & Children (under the age of 26)

Yanni Kaloudis 973-979-9901 Yanis_kaloudis@us.aflac.com

Remember All aflac policies:

- **Pay on top of ANY other insurance you may have**
- **Are guaranteed renewable (can not be cancelled due to age or claim)**
- **Are fully portable (you take them with you AT THE SAME GROUP RATE if you retire or leave work)**
- **Are rate stable (aflac can not single you or the school out for a rate increase) Regardless of age or claims!**



Planning a family?

Aflac can customize a maternity package just for you!

Example: A female employee earning \$56,000/year selects the following:

Short Term Disability \$2800/month + Hospital Coverage

Total Payout: \$4,550 for Non C-section childbirth, \$6,000 for cesarean childbirth

Payout Breakdown:

Natural Childbirth Disability - \$3,500

Hospital - \$1,000 initial hospitalization

\$50 per day from day 2

* assuming a 2 day stay

Cesarean Childbirth

Disability - \$4,900

Hospital - \$1000 initial hospitalization

\$50 per day from day 2-3

* assuming a 3 day stay

Note: Example based on a 14 day disability waiting period. Complications that result in additional disability or hospitalization prior to, or following delivery will result in additional benefits.

ACCIDENT EXAMPLE:

Below is an example of an actual injury that happened to a policyholder:

Off the Job Accident

A covered person falls a few feet off a ladder, and breaks a leg, compound fracture of the tibia.

Personal accident plan (on and off the job coverage)

Ambulance Ride to the ER		\$200
Initial ER Visit with X-ray		\$200
Specific sum benefit (broken leg open reduction)	\$1,250	
2 Night Hospital Stay		\$1,500 + \$600
Follow up visits to doctor (4 @ \$40 each)	\$160	
Physical Therapy (10 visits @ \$40 each)	\$400	
Crutches		\$120
Total Payout		\$4,430

Add Disability coverage (off the job injuries only)

6 Weeks of disability at \$2,800/month coverage

\$4,200 Total disability payout

Total payout with both plans

\$8,630

Add the Hospital plan coverage(

2 Night Hospital Stay \$1000 + \$50 day 2

Total hospital plan pay out **\$1,050**

Total payout with All 3 plans

\$9,680

See your Aflac representative for specific pricing

