

Aflac for Union Gap School District Employees



Your enrollment is almost here — giving you the chance to choose the products and services that best meet your financial needs.

Health insurance pays doctors and hospitals. Aflac helps pay the bills health insurance doesn't cover.

The following insurance plans are available during your enrollment:

Group Accident Insurance helps pay costs that arise from covered accidents such as fractures, dislocations and lacerations. This plan provides 24-hour coverage, which means you're covered at home and at work.

Group Critical Illness Insurance helps pay the expected and unexpected expenses that arise from diagnosis of a covered critical illness such as cancer (internal or invasive), heart attack, stroke, end-stage renal failure or a major organ transplant. This plan includes a \$50 Health Screening Benefit for the covered employee and spouse only.

Group Hospital Indemnity Insurance helps pay the costs associated with a covered hospital stay, including benefits for hospital confinement, hospital admission and hospital intensive care. The plan also includes a \$50 Health Screening Benefit for each covered insured.

****Policies are Guarantee Issue with no health questions when newly eligible****

Value Added Services New Aflac policyholders receive these services as part of your benefits:

- **Telephonic EAP**- provides 24/7 phone access to licensed, professional counselors, prepared to help with your personal situation. They can also provide referrals for long-term counseling or specialized care, with customized plans to meet your specific needs.
- **Identity Theft Protection**- Stay secure with Fraud Protection. 24/7 live support. Restore, Secure, and Monitor personal information and data.
- **Medical Bill Saver**- Access to skilled negotiators who can help reduce your out-of-pocket costs from bills you incur from out of network providers or care not covered by insurance.

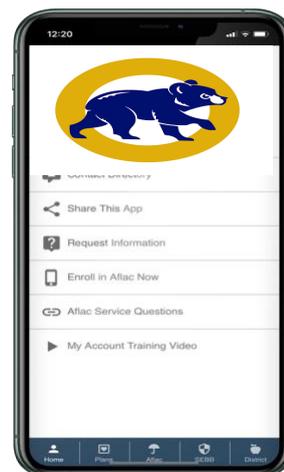
Refer to your district app for more information, rates, one-on-one consultation/appt and self-enrollment options

Or contact:

Tricia Charles
509-833-1215

Tricia_charles@us.aflac.com

Text "UnionGap" to the phone number **36260** to access the app



*** Turn page for coverage details and rates

Accident Plan



| Plan Benefit Summary (not a complete list) | |
|---|------------------|
| Doctor visits due to injury | \$100 - \$250 |
| Emergency dental work | \$50 - \$200 |
| Hospital Admission | \$1,250 |
| Additional Daily Hospital and Intensive care unit confinement | \$300 - \$525 |
| Fracture (broken bone) | \$240 - \$6,000 |
| Ambulance | \$400-\$1,200 |
| Coma, Burns, Traumatic Brain Injuries | \$100 - \$20,000 |
| Monthly Premiums | |
| Employee | \$12.75 |
| Employee + Spouse | \$21.66 |
| Employee + Child(ren) | \$30.25 |
| Family | \$39.18 |

Critical Illness, Cancer, Heart Event Plan

Children are covered at 50% of benefit at no extra cost!!

| Plan Benefit Summary (not a complete list) | | | | |
|--|------------------------|----------|----------|----------|
| Heart Attack, Sudden Cardiac Arrest, Stroke | 100% | | | |
| Major Organ Transplant, Kidney Failure, Bone Marrow Transplant | 100% | | | |
| Cancer (Internal or Invasive) | 100% | | | |
| Heart Event Procedures | 10%-100% | | | |
| Health Screening (payable for employee and spouse only) | \$50 per calendar year | | | |
| Lump Sum Payout (per event) Non-Tobacco Rates | | | | |
| Age | \$5,000 | \$10,000 | \$20,000 | \$30,000 |
| 18-29 | \$2.61 | \$4.22 | \$7.42 | \$10.64 |
| 30-39 | \$3.56 | \$6.11 | \$11.21 | \$16.30 |
| 40-49 | \$6.51 | \$12.00 | \$23.00 | \$33.99 |
| 50-59 | \$11.16 | \$21.32 | \$41.63 | \$61.94 |
| 60+ | \$19.84 | \$38.68 | \$76.35 | \$114.02 |

Hospital Plan

| Plan Benefit Summary (not a complete list) | |
|--|---------|
| Hospital Admission (per confinement) Once per covered sickness or accident per calendar year | \$1,000 |
| Hospital Confinement (per day) Maximum confinement period: 31 days per covered sickness or covered accident | \$150 |
| Hospital Intensive Care (per day) Maximum confinement period: 10 days per covered sickness or covered accident | \$150 |
| Intermediate Intensive Care Step-Down Unit (per day) Maximum confinement period: 10 days per covered sickness or covered accident | \$75 |
| Health Screening Benefit (Payable once per calendar year per insured) | \$50 |
| Monthly Premiums | |
| Employee | \$20.78 |
| Employee + Spouse | \$38.48 |
| Employee + Child(ren) | \$31.36 |
| Family | \$49.06 |

