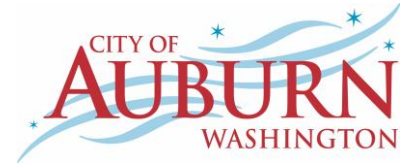


Aflac Voluntary Benefits Quick Reference Guide



- **What are Aflac Voluntary Benefits?**

- Aflac Voluntary Benefits are supplemental insurance plans that pay cash benefits directly to you to help protect your income and minimize out of pocket costs due to medical expenses of a covered injury or sickness.

- **Aflac Accident**

- **Covers treatments for injuries that occur on or off the job.** Treatments include: ER Visits, X-Rays, Surgery, Physical Therapy, and Follow Up Visits.

- **Aflac Critical Illness**

- Guaranteed issue benefits up to **\$20,000 for employee and \$10,000 for spouses.**
- Pays a **lump sum cash benefit** upon onset of a covered illness such as: Cancer, Heart Attack, Stroke, Kidney Failure, or Major Organ Transplants.
- Includes a \$50 annual health screening benefit

- **Aflac Hospital**

- **Provides \$1,000 cash benefit to offset the cost of medical deductibles** due to hospitalization for any reason. Additional \$150 available per day for up to 31 days of hospitalization.
- Includes a \$50 annual health screening benefit

- **Aflac Value Added Services**

- Value Added Services are Employee Assistance options that are made available at no cost when you enroll in any Aflac plan.
- **Health Advocacy** helps answer health care and insurance-related questions. From understanding medical coverage, bills, and statements, to assistance finding local health care specialists.
- **Medical Bill Saver** helps negotiate medical and dental bills over \$400 that are not covered by medical or dental insurance.

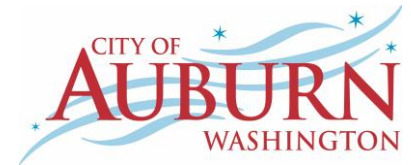
- **Are Aflac Voluntary Benefits portable?**

- Yes. Should you leave your employer you will need to contact Aflac Group directly (1.800.433.3036) within 30 days of leaving employment. Aflac Group will provide you with the required forms to complete and return to them directly.

- **How do I file a claim or make changes to my policy?**

- **Contact your benefits counselor directly:** david_rojas@us.aflac.com or call 253.313.4776
- Self-Serve options available at: <https://www.aflacgroupinsurance.com>

Aflac Voluntary Benefits Quick Reference Guide



Aflac Benefit Rates – Semi-Monthly

Accident Coverage – Rates Per Paycheck			
Employee	Employee + Spouse	Employee + Child(ren)	Family
\$7.43	\$12.62	\$17.58	\$22.77

Hospital Coverage – Rates Per Paycheck			
Employee	Employee + Spouse	Employee + Child(ren)	Family
\$10.42	\$19.27	\$15.69	\$24.54

Critical Illness Coverage – Employee Non Tobacco Rates Per Paycheck				
Age	\$5,000	\$10,000	\$15,000	\$20,000
18-29	\$1.27	\$2.03	\$2.80	\$3.56
30-39	\$1.81	\$3.12	\$4.43	\$5.73
40-49	\$3.14	\$5.78	\$8.42	\$11.06
50-59	\$5.72	\$10.94	\$16.16	\$21.38
60+	\$10.60	\$20.70	\$30.79	\$40.89

Critical Illness Coverage – Spouse Non Tobacco Rates Per Paycheck			
Age	\$5,000	\$7,500	\$10,000
18-29	\$1.27	\$1.65	\$2.03
30-39	\$1.81	\$2.47	\$3.12
40-49	\$3.14	\$4.46	\$5.78
50-59	\$5.72	\$8.33	\$10.94
60+	\$10.60	\$15.65	\$20.70

*See Benefit Counselor for Tobacco Rates