



Aflac Short Term Disability - rates based off of:

- *Annual Pay, Amount of coverage, Benefit periods, Waiting periods and Age*
- *Benefits pays on top of vacation or sick time and also cover maternity leave*
- *Coverage is **GUARANTEED** to folks who apply (aged 18-64)*
- ***MATERNITY BENEFIT** is amazing(plan must be active for 10 months prior to due date & delivery to receive robust MATERNITY payouts)*
- *Compliant with all & any other benefit (a rarity these days, for Disability plans)*

Accident Plan - Weekly Rates

Age	Individual	Individual & Spouse	1 Parent Family	2 Parent Family
18-64	\$6.87	\$9.15	\$10.62	\$13.41

Ask me about CHILD DELIVERY benefits!

(Plans need to start 3-4 weeks, before getting pregnant, as a heads up)

Aflac Cancer Protection2- Weekly Rates

Age	Individual (+ kids under age 26)	Spousal (+kids under age 26)
18-64	\$9.53	\$16.97

Wellness Benefit are \$75/person & Plan protects you against 31 other diseases too

*Plan starts off Diagnosis money as \$6K for adults & \$22k for kids, grows \$500/every year *

Aflac Cancer Protection3- Weekly Rates

Age	Individual (+ kids under age 26)	Spousal (+kids under age 26)
18-64	\$12.73	\$22.32

Wellness Benefit are \$100/person & Plan protects you against 31 other diseases too

*Plan starts off Diagnosis money as \$9K for adults & \$28k for kids, grows \$500/every year *

Aflac PLUS Rider – guaranteed to issue- Weekly Rates

Age Groups	Individual	Individual & Spouse	1 Parent Family	2 Parent Family
18-29	\$0.72	\$1.35	\$1.44	\$1.74
30-39	\$1.02	\$2.01	\$1.56	\$2.25
40-49	\$1.74	\$3.30	\$2.10	\$3.39
50-64	\$2.97	\$5.67	\$3.06	\$5.70

The Aflac Plus Rider(MA) can be added to a Hospital plan, a Disability plan or an Accident plan

Life Insurance (Whole, Term & Juvenile Whole)

- *Based on Age, Tobacco Use and Term chosen*
- *Your coverage is portable, which means it goes with you if you change jobs.*
- *No physicals or blood work required by Aflac & rates will never increase*

Ranges from \$20k up to \$500k, with both Whole and Term(10, 20 & 30) year options.



Weekly Rates

Critical Care Protection (covers several listed Critical Illness situations)

<i>Age Groups</i>	<i>Individual</i>	<i>Individual & Spouse</i>	<i>1 Parent Family</i>	<i>2 Parent Family</i>
18-35	\$2.76	\$4.38	\$3.03	\$4.89
36-45	\$4.68	\$7.71	\$4.83	\$8.34
46-55	\$6.42	\$11.10	\$6.58	\$11.88
56-64	\$8.43	\$15.54	\$8.67	\$16.44

Ask me about **CHILD DELIVERY** benefits!

(Plans need to start 3-4 weeks, before getting pregnant, as a heads up)

Aflac Choice (Hospital) & \$2K benefit-can be lowered to \$500, \$1k or \$1,500, if u like

<i>Age Groups</i>	<i>Individual</i>	<i>Individual & Spouse</i>	<i>1 Parent Family</i>	<i>2 Parent Family</i>
18-49	\$11.07	\$16.50	\$13.65	\$16.59
50-59	\$11.19	\$17.43	\$13.71	\$17.55
60-64	\$11.85	\$19.14	\$13.83	\$19.26

The Extended Benefits rider is an extra \$1.95-\$5.25/week depending on age and who is covered.

The Hospital Stay & Surgical Care rider is an extra \$4.08-\$13.89/week depending on age and who is covered.

Life Insurance (Whole, Term & Juvenile Whole)

- *Based on Age, Tobacco Use and Term chosen*
- *Your coverage is portable, which means it goes with you if you change jobs.*
- *No physicals or blood work required by Aflac & rates will never increase*

Ranges from \$20k up to \$500k, with both Whole and Term(10, 20 & 30) year options.

REMEMBER that: Aflac rates don't increase, as you get older OR file claims. (Not all benefits companies do this)

REMEMBER that: Aflac benefits can go with you, at the same rates, if you retire OR change jobs. (Not all benefits companies do this)

Stephen can be reached on 617-512-6731 or email stephen_debellis@us.aflac.com

Always fax claims to #617-274-0830 – Have U used the **MyAflac** phone app or **AflacALWAYS** yet?, they are BOTH amazing 😊