



Town of Barnstable + Barnstable Public Schools

For Questions, Claims or to Enroll - Contact Aflac Rep

Applications can be submitted over the phone with Barbara Leone 508-397-4426

Email: barbara_leone@us.aflac.com

Why purchase Aflac supplemental income coverage?

Aflac benefits can ease the financial impact of a serious illness such as cancer, or injury from an accident. Even though you may have excellent medical coverage, there are often co-pays, deductibles, and non-medical expenses to pay such as your rent or mortgage, utilities, groceries, etc.

- ❖ Medical insurance pays doctors and hospitals - **Aflac pays money directly to YOU!**
- ❖ Direct Deposit available for all claims. One-day Pay for Accident and Cancer claims!
- ❖ Keep your policy(s) at the same rate & coverage...even if you retire or leave your job!
- ❖ Family coverage options - Children are covered up to age 26
- ❖ Average weekly premium for an individual policy is \$5 - \$10; policies are pre-tax eligible!

Aflac Benefits Available to Employees through Payroll Deduction!

Accident Advantage – 24/7 coverage for On & Off the job injury – Additional riders available for Accidental Death and Critical Illnesses such as Heart Attack, Stroke, Alzheimer's, Parkinson's, Type 1 Diabetes, Lyme Disease and others.

- \$200 initial ER visit with X-ray – Office/Walk-ins \$150 with X-ray
- \$1,500 initial hospitalization; \$300 each additional day of hospitalization up to 1 year
- \$250 Major Diagnostic Exam; Ambulance, Appliance and Home Modification Benefits
- \$40 - \$13,000 Surgery benefit; Family Support Benefit; Sporting Activities Benefits
- \$40 follow-up visits (6); \$40 physical therapy visits (10); Surgery benefit
- Popular plan for families with children or self-employed spouses
- \$50k Accidental Death Benefit, Transportation, Lodging, Rehab Unit, etc.

Cancer Protection – Optional Riders - Building Benefit/Specified Diseases including Lyme Disease

In the US, men have slightly less than a 1 in 2 lifetime risk of developing cancer; Women have slightly more than a 1 in 3 lifetime risk of developing cancer

- \$75 Annual Cancer Screening Wellness Benefit
- Initial Diagnosis Benefit \$5,200 Insured/Spouse; \$10,400 Dependent Children
- Other Benefits include – Radiation, Chemotherapy, Hospital Confinement, Surgery, Transportation, Lodging, Ambulance, Hospice, Nursing Services, Reconstructive Surgery, Home Health Care, Skin Cancer Surgery, etc.