



Monomoy Regional School District
Open Enrollment - 2022
Aflac Benefits Summary

-For Claims, Questions or to Enroll – Contact – Aflac Rep-
Alexis Allen – Phone –774-212-5230 or email: alexis_allen@us.aflac.com

Why Purchase Aflac Supplemental Income coverage?

- ❖ **Aflac pays money directly to YOU** – Medical Insurance pays Doctors and Hospitals and can ease the financial strain of an illness or injury
- ❖ Even though you may have excellent medical coverage, there are often co-pays, deductibles and other indirect and non-medical expenses to pay such as your rent, or mortgage, utilities, groceries etc.
- ❖ Keep your policy(s) at the same rate & coverage...even if you retire or leave your job!
- ❖ Disability is individual coverage; Accident and Cancer plans offer family coverage and are pre-tax eligible; children are covered up to age 26
- ❖ Average weekly cost for an individual policy is \$4 - \$10 through easy Payroll Deduction

Short Term Disability Insurance: This policy provides you income if you get sick or hurt (Including maternity) and the Doctor says you cannot work. ***Guarantee Issue Policy Options- Regardless of previous medical conditions***

- Monthly Benefit Options: \$500 - \$6000 per month (depending upon annual income)
- Benefit Period Option: 3, 6, 12, 1. 24 months
- Elimination Period Options: Accident/Sickness - 0/7, 0/14, 14/14, etc.

Accident Advantage – 24/7 gap coverage for On and Off the job injuries

- \$200 initial ER visit with X-ray – Office/walk-ins/Chiropractor/Dentist - \$150 with X-ray
- \$1,500 initial hospitalization; \$300 each additional day up to 1 year; Family Support Benefit
- \$250 Major Diagnostic Exam; Ambulance; Appliance and Home Modification Benefits
- \$40 follow-up visits (6), \$40 physical therapy visits (10); \$40 - \$13,000 Specific (Surgery) Injuries
- \$50k Accidental Death, Transportation, Lodging, Rehab Unit, Sporting Activities Benefit.

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

- \$75 Annual Cancer Screening Wellness Benefit
- Initial Diagnosis Benefit \$5,200 Insured/Spouse; \$10,400 Dependent Child
- Other Benefits: Radiation and Chemotherapy treatments, Hospital Confinement, Surgery, Transportation, Lodging, Ambulance, Hospice, Extended Care Facility, Reconstructive Surgery, Home Health Care, Skin Cancer Surgery, etc.