



Educational Services That Transform Lives

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## Memorandum

**To:** Eastern Suffolk BOCES Employees  
**From:** Human Resources, Benefits Department  
**Re:** Aflac Plans

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Eastern Suffolk BOCES offers 4 types of Aflac plans, and new hires have the option to elect them either when first hired, or at Open Enrollment in November each year.

### Four Available Aflac Plans:

Choice Hospital Plan	Accident Insurance
Short-Term Disability Plan	Cancer Care

Aflac helps with expenses health insurance doesn't cover: Health insurance pays doctors and/ or hospitals. Aflac pays cash directly to you, unless assigned otherwise. You can use your benefits your way — whether it's for leftover medical bills or any other expense that affects your financial security.

Aflac products are designed to help meet individual needs and budgets. Aflac will be there to help in your time of need when you're hurt or sick. And, Aflac rates don't go up even when you file a claim.

Aflac processes claims quickly: Aflac provides prompt service and fast payment of qualified claims to help you pay your bills. While you're focusing on your health, we focus on getting you cash as quickly as possible.

These plans are available as a payroll deduction option for all eligible employees.

- Premium costs are met through a pre-tax (except the Short-Term Disability Plan) bi-weekly payroll deduction of 20 equal pay periods (no July or August).
- The plan benefits and premium rates that are established during employment are fully portable, going with you through retirement and are guaranteed renewable for life.

**To request plan and rate information, and to obtain an enrollment form, please contact our Aflac benefits advisor:**

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