



OPEN ENROLLMENT IS HERE!

Ralph R. Smith- April 21st & 22nd, 2026

AFLAC PAYS YOU DIRECTLY
unless otherwise assigned

HISTORIC RATE STABILITY
historically stable rates

PORTABLE PLAN OPTIONS
if you leave or retire

Aflac is
coming!



SCHEDULE AN APPOINTMENT.



INSURANCE POLICIES AVAILABLE:

- **LIFE INSURANCE**
- **SHORT-TERM DISABILITY**
(If you cannot work for various reasons.)
separate from Worker's Comp & PTO
- **ACCIDENT** (If an injury occurs.)
(individual/family coverage available)
pays benefits for covered injuries
- **HOSPITAL** (for covered routine care & hospitalizations)
outpatient and inpatient care available
- **SPECIFIED DISEASE/CANCER**
(Children covered at no additional cost.)
OPTIONAL SPECIFIED DISEASE RIDER AVAILABLE.
(pays in the event of a covered cancer diagnosis)

● **ASK ABOUT SUPPLEMENTAL DENTAL** ●

Appointments from 8:20 am to 3 pm. Both days!

This is a brief product overview only. Benefits/premium rates may vary based on plan selected. Optional riders may be available at an additional cost. Plans and riders may also contain a waiting period. Refer to the exact plans and riders for benefit details, definitions, limitations and exclusions. For availability and costs, please contact your local Aflac agent/producer.

Coverage is underwritten by American Family Life Assurance Company of New York, 22 Corporate Woods Boulevard, Suite 2 | Albany, NY 12211 Z2500037

Exp 3/26