

AFLAC

FLEX ONE® OPTIONS

THE AFFORDABLE CHOICE®

FLEX ONE® THE AFFORDABLE CHOICE, allows you to customize your benefits package. Each employee will have an opportunity to assemble a package of benefits more meaningful to his or her personal situation. In addition, they only pay taxes on the amount of income left over after these benefits are paid. This increases their spendable income through tax savings.

PERSONAL CATASTROPHIC COVERAGE

Specifically for indirect or non-medical expenses, as well as, leftover medical bills due to a serious illness or injury such as heart attack, stroke, cancer or intensive care confinement. In addition to significant out-of-pocket costs, the recovery period is quite long due to the seriousness of the illness or injury. Benefits include: Wellness Screening and Mammograms, First Occurrence and Building Benefit, Hospital Confinement, Outpatient Benefits, Schedule of Benefits, Drugs and Medicine, Radiation and Chemotherapy, Blood and Plasma, 24 hour Nursing, Second Surgical Opinion, Surgery and Anesthesia, Transportation and Family Lodging. Intensive Care coverage includes all levels of intensive care, including step-down units and neo-natal care. Also provides lump-sum benefits for organ transplant and ambulatory services. Dependent coverage available.

PERSONAL SHORT-TERM DISABILITY

Pays disability income direct to you in the event of an accident or illness that prohibits you from being able to perform the material and substantial duties of *your* occupation. Options of the plan include: Benefit periods of 3, 6, 12, or 24 months; Disability Income from \$700 to \$3,000 per month; Waiting period option for sickness of 7, 14, 30, 60, 90 or 180 days; 0, 7, 14, 30, 60, 90 or 180 day waiting period for accidents.

V.I.P.-VOLUNTARY INDEMNITY PLAN

Pays cash directly to the insured to offset the rising cost of deductibles, co-insurance and out-of-pocket network costs. Special features of the plan include: In-hospital deductible reimbursement for \$250 or \$500, Scheduled indemnity benefits from the first day of hospitalization from \$50 to \$400 per day depending on plan, Lump-sum benefits for inpatient or out-patient surgery, Anesthesia, with enhanced benefits for Heart Attack, Stroke, or Open-Heart. Ambulance and wellness benefits included.

COMMON FEATURES OF ALL PLANS

- * Guaranteed Renewable for life. * Group savings on premium rates for life. *
- * Portable with no change in coverage or cost. * Claims paid directly to insured. *
- * ALL benefits qualify under Section 125. *

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