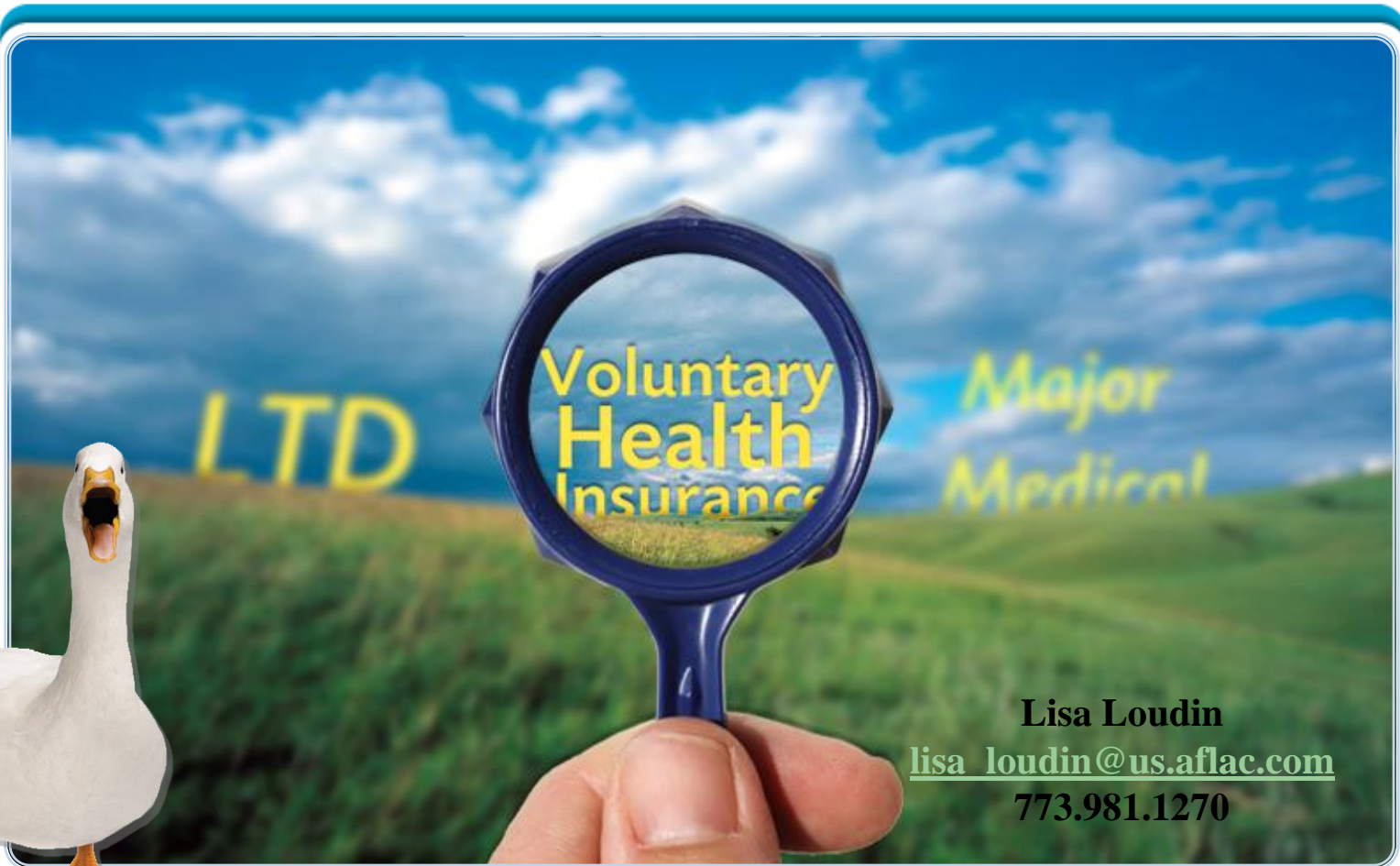


## Why Aflac Supplemental Benefits?



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**If you had a serious injury, a heart attack or were diagnosed with cancer tomorrow...**

**Would a financial “safety net” be important if your job (your income) or your spouse’s job was interrupted for more than just a few days?**

**Would you worry about how to make your house payment or rent?**

**Would choosing the best care be important to you?**

**Would your recovery be easier if you didn’t have to worry about money?**

**Why Aflac?**

***Peace of mind. Cash Benefits paid directly to you. Knowing that you’ll have help in the event of disability. All are good reasons to consider the benefits of Aflac. Aflac pays OUT-OF-POCKET EXPENSES.***

## “Life happens...”

- *131.3 million injury-related visits were made to ER's and physician offices in 2005. -CDC*
- *U.S. Men have about a 1-in-2 lifetime risk of developing cancer; Women 1-in-3. –American Cancer Society*
- *1-in-3 American adults have one or more types of cardiovascular disease. - American Heart Association*

## Out-of-Pocket Expenses

- Uncovered Medical Costs
- Non-Medical Costs
- Lost Income



## Uncovered Medical Costs

- Deductibles
- Co-insurance for procedures
- Co-pays
- Prescription (Rx) Costs
- Appliances (crutches, braces, walkers, wheelchairs, etc.)
- Nursing Benefits (typically limited)
- Excluded treatments (experimental)
- Out-of-network treatments

## Non-Medical Costs

- Travel (gas, tolls, parking) & Lodging
- Meals
- Childcare
- Homecare
- Everyday Living Expenses (i.e., Monthly Bills):  
mortgage/rent, groceries, utilities (gas/electric/phone),  
car payments, credit cards, education expenses, etc.

## Lost or Reduced Income

- **Employee** is sick or injured and out of work
- **Spouse** is sick or injured and out of work
- **Child** is sick or injured

A parent or spouse may take a leave from work to take care of the sick/injured family member.

**This may result in dual loss of income**

## Aflac Advantage

Aflac empowers you... the moment you need it, the support and compassion of Aflac can make all the difference, with the boost to your financial security. Aflac:

- Is different from health insurance. It is an insurance for daily living.
- Provides an extra measure of financial protection.
- Pays cash benefits to use as you see fit.
- Belongs to you, not the company.
- Is affordable.
- Provides excellent service – claims are processed in 3 days.
- Claims are easy to file, Guaranteed renewable, Portable
- Pays benefits even when you are healthy – for routine Physical, Mammograms or an eye exam.

### HAS Compatible AFLAC Plans

- Short-Term Disability
- Cancer/Specified – Disease
- Hospital Sickness Indemnity
- Accident
- Hospital Intensive Care



## NEW! GAURANTEE ISSUE DISABILITY

*HAVE YOU HAD CANCER?*

*ARE YOU AN INSULIN DEPENDENT DIABETIC?*

*DO YOU HAVE A CHRONIC MEDICAL CONDITION?*

*Never before has Aflac offered a disability policy like this. If you currently do not have short term disability insurance, now you can get a fully portable disability plan.*

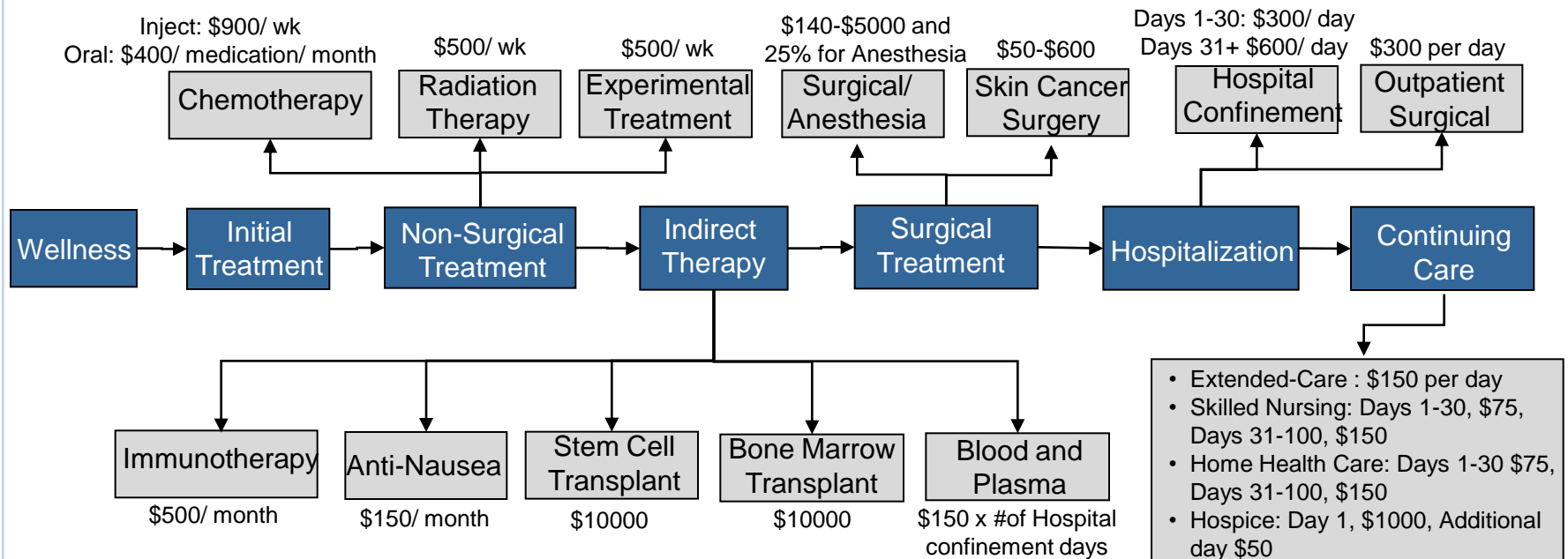


## ENROLLMENT PROCESS

- Indicate you wish to have an enrollment meeting
- Your Aflac Associate will meet with you to enroll you
- Current policy holders, your policies continue without changes
- Review your coverage annually to be sure your coverage is suitable for you

# Maximum Difference – Cancer Indemnity Insurance

Improved cancer treatments have increased costs as well. Aflac provides ground breaking coverage at affordable rates.



- Ambulance
- Transportation, Lodging
- KEY NOTES**

- Ground \$250, Air \$2000
- 50 cents per mile upto \$1500 with \$80/day for lodging
- All numbers are indicative. Refer to plan information for complete details, limitations and exclusions.

- Extended-Care : \$150 per day
- Skilled Nursing: Days 1-30, \$75, Days 31-100, \$150
- Home Health Care: Days 1-30 \$75, Days 31-100, \$150
- Hospice: Day 1, \$1000, Additional day \$50
- Nursing: \$150/ day
- Surgical Prosthesis: \$3000
- Prosthesis Nonsurgical:\$250 per occurrence, Max \$500
- Reconstructive Surgery: \$350-\$3000, 25% anesthesia

# AFLAC Disability

Meeting personal obligations without a paycheck in short term disability situations is very difficult. Aflac provides choices that can help bridge the gap in times of need.

## Why Personal Disability Protection?

- Statistics show how much more likely to be injured in an accident than to die from one (National Safety Council Injury facts, 2005-2006 Edition)
- Many survive accidental injuries, while many live with serious illness. One in 3 adult men have cardiovascular disease in the U.S., 36 million Americans live with chronic lung diseases, 1-in-2 men and 1-in-3 women have a lifetime risk of developing cancer in U.S.
- Life expectancy has increased, however recovery from serious illness or injury often needs time away from work.

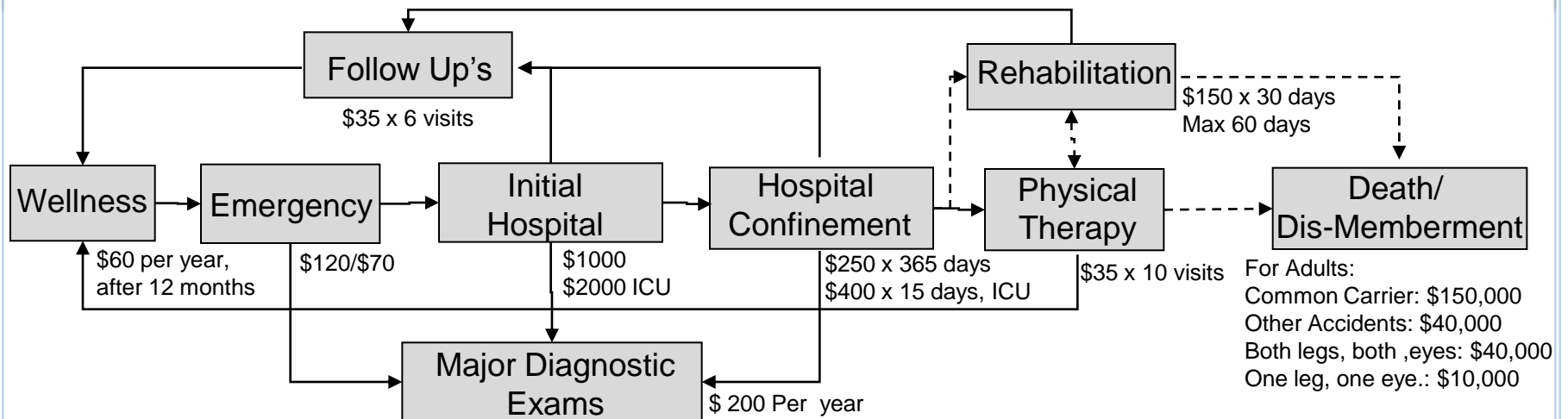
• Monthly Benefits	• \$500 - \$5000, based on income and choice.
• Benefit Periods • Elimination Periods	• 3 months • 0/7, 7/7 (new)
• Guaranteed Renewable	• To age 70
• Fully portable	• Keep the policy regardless of job changes by continuing to pay premiums.

### KEY NOTES

- All numbers are for sample individual cases. Refer to plan information for complete details, limitations and exclusions.

# Accident

Aflac's benefits are payable for a covered person's medical treatment, injury or death, regardless of any other coverage, on an accident on or off the job.



- Accident Specific
- Prosthesis
- Blood, Platelets
- Ambulance
- Transportation, Lodging
- Appliances

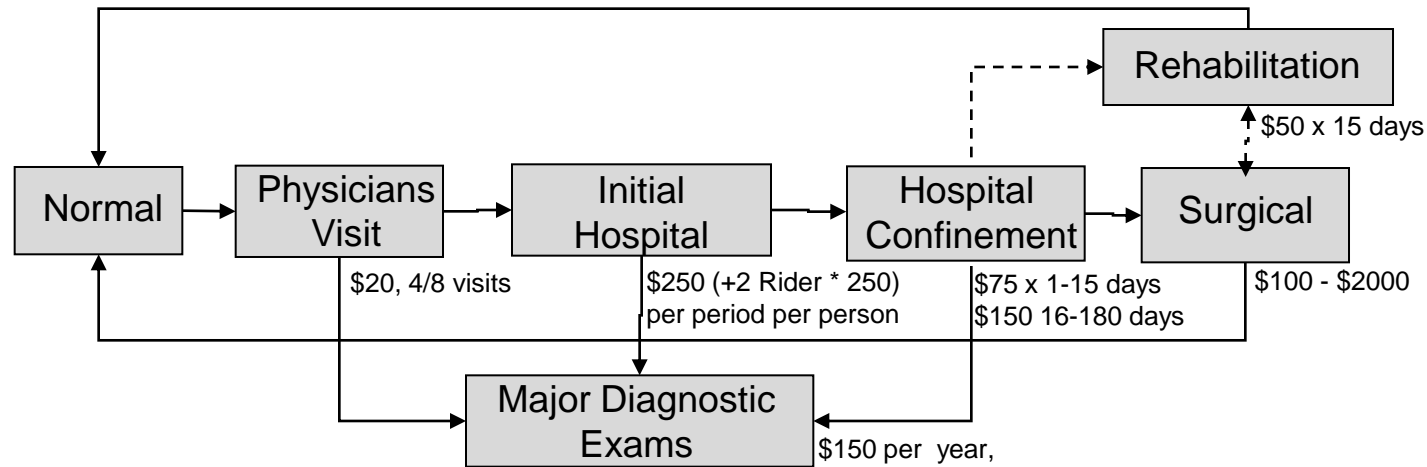
- Dislocations, broken teeth, eye injury, surgery, skin grafts, paralysis, burns, coma, fractures, brain concussions etc. \$35 - \$12,500
- \$750 per accident
- \$200 per accident
- Air \$1500
- Ground \$200
- Crutches, Wheel chair, leg/back braces, walkers, \$125 per accident

### KEY NOTES

- All numbers are for sample individual cases. Refer to plan information for complete details, limitations and exclusions.
- Guaranteed-Renewable
- Policy through age 64

# Personal Sickness Indemnity Plan

Aflac's personal sickness indemnity plan pays cash benefits directly to the insured, regardless of the any other insurance that the insured may have.



• Ambulance

• Family Coverage

• Key Notes

- Air \$1000
- Ground \$100

• Includes the insured, spouse, dependent, unmarried children under age 19 (or 23 if enrolled as full time students).

- All numbers are for sample individual [Level 2 coverage, with 2 Rider option](#). Refer to plan information for complete details, limitations and exclusions.
- Guaranteed-Renewable
- Lifetime portable

# Hospital Intensive Care Protection Insurance

Aflac helps bridge the possible intense out-of-pocket expense and other normal living costs, when confined to hospital intensive care.

## • Hospital Intensive Care

- Days 1-7: \$700/day sickness, \$800/day Injury
- Days 8-15: \$1200/day sickness, \$1300/day injury
- 15 days per period of confinement
- No lifetime maximum

## • Step-Down ICU

- Days 1-15: \$350/day sickness or injury OR
- Days 16-30: \$350/day sickness or injury
- 15 days per period of confinement
- No lifetime maximum

## • Ambulance

- Air \$2000
- Ground \$250

## • Major Human Organ Transplant Benefit

- Coverage for Kidney, Heart, Liver, Lung, Pancreas
- \$25,000
- One transplant procedure per 180 days
- No lifetime maximum

## • Key Notes

- All numbers are for sample individual coverage. Refer to plan information for complete details, limitations and exclusions.
- Guaranteed-Renewable for lifetime. Benefits reduced after age 70.

# RATES

**Policy rates are based on several factors including age, level of coverage, and your choice to cover family. Several policies provide you the option to cover family.**

**Rates average between \$5 - \$10 weekly.**

**We customize a plan to meet your needs and make it affordable for you.**



**THANK YOU!**



**We've got you under our wing.**