

Aflac Supplemental Insurance Programs

Aflac's supplemental insurance policies are designed to pay benefits directly to you, unless assigned, regardless of any other insurance you may have.

Aflac is unique:

- Cash is paid regardless of other insurance (no coordination of benefits)
- Rates do not increase due to claims or age
- You cannot be cancelled
- Premiums are deducted from payroll pre-tax
- Policies are portable should you change jobs

Most health plans pay the doctors and the hospitals. Aflac supplemental income insurance benefits are paid **directly to you** to help with out-of-pocket expenses (house payments, car payments, utilities, groceries and other financial obligations) should you be ill and unable to work or off work with a child or spouse who is ill.

Short-term Disability: Income to you if you are disabled and cannot work (pays above and beyond sick or disability income from the University).

Personal Accident Indemnity: Pays cash to you for accidents on or off the job, to cover co-pays, deductibles, lost wages or living expenses.

Personal Sickness Indemnity: Pays cash for hospital stays, surgery and doctor visits beyond what you receive from your medical plan.

Personal Cancer Indemnity: You will receive a lump-sum payment as soon as you are diagnosed with cancer, along with daily benefits for ongoing treatment and travel.

Personal Recovery Plus: You will receive a lump-sum payment upon diagnosis of specified diseases: heart attack, stroke, by-pass surgery, coma, paralysis, organ transplant, and burns.

Dental: Dental coverage at any dentist you choose.

Vision: Pays for medical treatment, diseases of the eye and corrective procedures.

Hospital Protection Plan: Pays an amount per day for hospitalization.

If you would like more information on any of the above programs:

Call Paul Frampton, our Aflac Agent in Newberg at 971-404-3578 office 503-347-7410 cell or send him an e-mail at: pframpton@laporte-insurance.com