



We've got you under our wing.*

Are You Fully Covered?

Guaranteed Issued Short Term Disability*

If a disability kept you from earning your full-time income, how would you pay your bills during your recovery? AFLAC's Guaranteed Issue Short Term Disability pays you cash above and beyond any other coverage you may have. **We are now able to cover you with "on job disability" that coincides with your workers compensation plan.**

*Aflac's Guaranteed Issue has no medical questions.

Accident Insurance AFLAC's accident insurance covers you on and off the job, 24 hours a day, and seven days a week. It pays cash directly to you for out of pocket expenses often not covered by most medical insurance plans. It also provides you with accidental death insurance.

Cancer Care Insurance – Many folks don't realize that the indirect costs associated with such an illness, can be devastating. AFLAC's Cancer plan pays benefits directly to you, regardless of your existing medical insurance. Children are covered at no additional cost on family plans

Hospitalization Coverage (VIP) Stay overnight for *any* reason in a hospital and you're covered! Short stay or up to 180 days, ambulance, rehab, and wellness benefits.

Lump Sum Critical Illness With heart disease being the leading cause of death in the United States and Strokes affecting about 795,000 people each year, Aflac's Lump Sum Critical Illness plan can help with the treatment cost of these illnesses and health events.

Vision Now encourages individuals and their families to be more proactive about caring for vision. Most importantly we take vision insurance to the next level by paying benefits for eye surgeries, specific eye diseases/disorders and permanent visual impairment.

Dental Insurance Millions of people believe that a smile is the most important attribute. So, apply for **or enhance** your current plan with Aflac Dental.

Life Insurance - Whole Life, 10, 20 and 30 year Term

Aflac pays YOU cash, to cover out of pocket expenses, and everyday living expenses when you are sick or hurt!



Major medical may not be enough!

According to a recent Harvard study,

60% Of all U.S. Bankruptcies are from Medical Bills.

77% had major medical insurance

Additional Information

Please Call AFLAC Reps

Mary Ross

413-536-2503

OR

Brian Powell

413-241-5781



Our Disability covers you **ON THE JOB** and **OFF THE JOB!**

Your paycheck is very important to you!

2 Things prevent you from getting that paycheck: Accidents and Sickesses

If a disability stops your pay... Will you have the ability to pay your bills?

Protect yourself and your income!

<p>Short Term Disability Coverage: If a disability kept you from earning your full-time income, how would you pay your bills during your recovery? AFLAC's Guaranteed Issue Short Term Disability pays you cash above and beyond any other coverage you may have.</p>	<p>Before they retire, 1 in 3 Americans entering the workforce today will become disabled.</p>	<p><u>\$1,800/month</u> *\$11.34 Per week (18-49 yr. old) 50 Yrs. + *15.12</p>
<p>Accidental Injury: AFLAC's accident insurance covers you on and off the job, 24 hours a day, seven days a week. It pays cash directly to you for out of pocket expenses often not covered by most medical insurance plans. It also provides you with accidental death insurance. Family coverage is available.</p>	<p>80.1 MILLION emergency room visits due to Accidental Injury</p>	<p>Level 2 Plan *\$5.88</p>
<p>Hospitalization (VIP): Stay overnight for <i>any</i> reason in a hospital and you're covered! Short stay or up to 180 days, ambulance, rehab, and wellness. Portable, guaranteed renewable, price never changes! Family coverage is available.</p>	<p>Health insurance premiums for families have increased 80% since 2003</p>	<p>Individual- weekly 18-39 *\$3.05 40-49 *\$4.20 50-59 *\$5.61</p>

*Additional Age band, as well as family coverage for accident and hospitalization are available, although not listed. Please speak with your Aflac representative for more information.

For close to **ONE HOUR** of pay **OR LESS**

Keep yourself from falling into a financial hole...

Which seems impossible to catch up on!

(*all policy rates are estimates & used for example)