Policy Overview

Aflac policies are designed to pay benefits directly to the policyholder to help fill in the gaps that health insurance doesn’t cover; whether it be medical bills, prescriptions, groceries, rent, car payments, mortgage, childcare, or any other reason.

**Short-Term Disability** - Pays the policyholder 60% of their income if a physician puts them out of work due to any off the job injury or any illness including child birth.

**Accident Policy** - Pays benefits anytime a covered person seeks medical attention due to an accidental injury (twist, strain, sprain, laceration, break, concussion etc.). A few of the benefits include initial treatment ($120), x-rays ($30), MRI ($200), follow ups and physical therapy ($35 each), crutches or ankle braces ($25-$300), hospitalization ($250 per day), injury specific benefits ($25-$12,000 depending on severity), as well as many other items. The policy will also pay a wellness benefit of $60 every year for any type of well visit or immunization.

**Cancer Policy** - Pays a lump sum benefit of $2,000 upon the initial diagnosis of any internal cancer. Will also pay additional benefits for hospitalization ($300 per day), surgery, chemotherapy and radiation ($300 per day), experimental treatment, transportation and lodging, second opinions, and many other items. The policy will also pay $75 for each covered person to have a cancer screening every calendar year.

**Critical Care Protection Policy** - Pays a lump sum benefit of $7,500 upon the first occurrence of a heart attack, stroke, sudden cardiac arrest, coronary bypass surgery, kidney failure, coma, paralysis, third degree burn, human organ transplant, and vegetative state. Will also pay additional benefits for hospitalization ($300 per day), ambulance, transportation, lodging, and follow up care ($125 per day).

**Hospitalization Policy** - Pays for hospitalization for any reason, including child birth. Will pay $1,000 the first day, plus an additional $100 every day. Will also pay for doctor visits, diagnostic testing, surgery, and transportation.

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