



## **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.

### **Michael Glover**

michael\_glover@us.aflac.com

540-997-3201