



2023 Open Enrollment December 5-16



AFLAC policies pay cash **directly** to you (the policyholder) in the event of an accident or illness. This much needed cash can be used for left-over medical expenses or to pay for everyday living expenses like your mortgage, rent, car payments and utilities.

Short Term Supplemental Disability: “Paycheck Protection” AFLAC pays disability benefits for *off-the-job injury or illness*, including pregnancy. Most people can NOT live off \$600.00 monthly, so the goal behind this plan is to help fill the gap from the state disability to what you actually need a month to live. This benefit will help enhance the NYS Disability Benefit which pays only \$600.00 monthly before taxes. **GUARANTEED ISSUE**

Cancer / Critical Illness Protection: AFLACs’ cancer / critical illness program is designed to help with the unexpected medical and everyday living expenses associated with a cancer, heart attack, stroke, sudden cardiac arrest or renal failure diagnosis. In the event you experience a covered medical event, Aflac coverage can cover out of pocket expenses like hospital confinement, copays, chemo / radiation treatments, continuing care, transportation, lodging as well as a yearly wellness benefit and much, much more!

Guaranteed renewable for life and will be **pre-taxed**. The plan is also **portable** (yours to own and take with you should you leave your place of employment).

For additional information or to enroll/make enhancements to your current enrolment, please contact Mark. Enrollment is via phone and takes about 15 minutes.

Mark Flurschutz, Benefits Professional
Mark_flurschutz@us.aflac.com
cell phone 315.224.4664

