

## Intermediate Unit 1

**AFLAC supplemental insurance pays CASH DIRECTLY TO YOU!** It is designed to protect your assets in the event of any illness or accident. You decide what plan(s) best suit your needs. The plans are rate locked and portable so you don't have to lose coverage if your situation ever changes. Policies run between \$3.00 and up a week for coverage!! I help you with everything including claims!!!

---

### Available Aflac Programs:

**Personal Short-Term Disability Plan:** Paycheck protection...How would you pay your bills if you couldn't come to work? GUARANTEED ISSUE Rate Depends on how much coverage you need.

**NEW Hospital Protection:** Covers any hospital stay (accident or illness) and any kind of surgeries (in or out patient) Also covers many diagnostic exams and doctor visits. Initial hospital stay is 1,000 in your pocket to help with any deductibles. Everyone qualifies for this new plan!!!

**Personal Accident Plan:** This plan pays cash to you for any *external trauma* above and beyond other benefits when you or a covered family member is injured regardless of any time lost from work. Benefits are paid for on or off-the-job injuries. Family coverage now includes children until age 26. A \$60 annual wellness benefit is included. Premiums do not increase with claims or age. The most popular policy!!!

### **NEW AFLAC Cancer Care Plan (Classic) – True Catastrophic Help**

Designed to help support a family or individual while they undergo treatment, pays on top of any other insurance & cash benefits are paid directly to you. Use the funds to pay your mortgage, car, replace lost income...or whatever else you may need during this time & regardless of whether you are working or not. \$75 wellness benefit just for getting a cancer screening. Diagnosis Benefit \$4,000  
**No Physical or Family History Questions!**

**Critical Care with Intensive Care-** Catastrophic help with a focus on certain life-threatening health events that require ICU care as well as additional benefit for major health events such as heart attack, stroke, bypass surgery, organ transplant etc. that pose an increased financial risk due to statistically high levels of incidence & costs associated. Pays 1<sup>st</sup> occurrence & reoccurrence benefits as well as hospital, ambulance & continuing care.

**Dental Insurance-** You can use any dentist!!! This is the only policy that AFLAC pays directly to the provider!!

**Life Assurance:** *Whole life* and *term* insurance is available. Both include additional coverage for both spouse and children at a discounted group rate. All programs are portable so you can take them with you and keep the same rate. Call for Quote!!

**Protect your lifestyle & family from the many extra expenses that are not covered by medical insurance  
& as always ALL programs pay CASH directly to YOU, when you NEED IT MOST!**

**Your policies are rate-locked & “portable” so even if your situation changes, you will never lose coverage  
or have increased costs if you retire or leave employment**

---

### ***To Contact your AFLAC representative:***

Stacy Patrick  
Riverfront Place  
**810 River Avenue**  
**Suite 230 Pgh. PA 15212**

Cell Phone 412-216-5739  
Fax: 724-207-4015  
Email: [stacy\\_patrick@us.aflac.com](mailto:stacy_patrick@us.aflac.com)

# Why Aflac? Get the Aflacts.®

## 1 **AFLAC IS DIFFERENT FROM HEALTH INSURANCE; IT'S INSURANCE FOR DAILY LIVING.**

Major medical pays for doctors, hospitals, and prescriptions. Aflac pays cash directly to you, unless otherwise assigned, to help with daily expenses due to a covered illness or accident.

## 2 **AFLAC IS AN EXTRA MEASURE OF FINANCIAL PROTECTION.**

When you're sick or hurt, Aflac pays cash benefits directly to you to help you and your family with unexpected expenses. The benefits are predetermined and paid regardless of any other insurance you have.

## 3 **AFLAC PAYS YOU CASH BENEFITS TO USE AS YOU SEE FIT.**

You can use your Aflac benefits check to help pay for groceries, child care, or rent. It's totally up to you.

## 4 **AFLAC BENEFITS HELP WITH UNEXPECTED EXPENSES.**

Your Aflac benefits check helps you pay for the many out-of-pocket expenses you incur when you are sick or hurt—like the cost of transportation to and from medical facilities, parking, and additional child-care expenses.

## 5 **AFLAC BELONGS TO YOU, NOT YOUR COMPANY.**

When you have an Aflac policy—it's yours. You own it. Even if you change jobs or retire, you can take your Aflac policy with you.

## 6 **AFLAC IS AFFORDABLE.**

We have a range of products that can fit most budgets. Aflac can help provide you and your family with coverage and security to help maintain your everyday lifestyle in case of illness or injury. And, Aflac rates don't go up even when you file a claim.

## 7 **AFLAC PROCESSES CLAIMS QUICKLY—USUALLY WITHIN 4 DAYS.**

Aflac provides prompt service and fast payment of qualifying claims to help you pay your bills. While you're focusing on your health, we focus on getting you cash as quickly as possible.

## 8 **AFLAC CLAIMS ARE EASY TO FILE.**

When you're sick or hurt, the last thing you need is a complicated form to fill out. Aflac benefits are easy to understand, and our forms are easy to complete.

## 9 **AFLAC PAYS YOU CASH BENEFITS EVEN WHEN YOU'RE HEALTHY.**

We want you to be healthy—that's why several of our policies promote preventive care.

## 10 **AFLAC IS ACCOUNTABLE.**

Because Aflac is accountable to our customers, employees and shareholders, our worldwide headquarters has been named to Ethisphere's list of World's Most Ethical Companies five years in a row, FORTUNE's list of 100 Best Companies to Work For for 13 consecutive years, and FORTUNE's list of World's Most Admired Companies 10 times.

For more information visit [Aflac.com](http://Aflac.com).







Rate sheet prepared by Client User on 8/7/2017 11:23:29 AM.  
 Pennsylvania Payroll Premium rates are Semi-Monthly for industry Class A.

The rates shown on this insert page are for illustration purposes only; they do not imply coverage.  
 For more information about policy/plan benefits and limitations, please refer to the accompanying  
 product brochure for each insurance policy/plan listed below.

#### Accident Advantage - 24-HOUR ACCIDENT OPTION 3 - Series A36000

	Premium	Total
18-75 INDIVIDUAL	\$10.99	\$10.99
18-75 NAMED INSURED/SPOUSE	\$15.60	\$15.60
18-75 ONE-PARENT FAMILY	\$18.46	\$18.46
18-75 TWO-PARENT FAMILY	\$23.92	\$23.92

#### AFLAC PLUS RIDER

	Aflac Plus Rider
18-29 INDIVIDUAL	\$1.56
30-39	\$2.21
40-49	\$3.77
50-70	\$6.44
18-29 HUSBAND WIFE	\$2.93
30-39	\$4.36
40-49	\$7.15
50-70	\$12.29
18-29 ONE-PARENT FAMILY	\$3.12
30-39	\$3.38
40-49	\$4.55
50-70	\$6.63
18-29 TWO-PARENT FAMILY	\$3.77
30-39	\$4.88
40-49	\$7.35
50-70	\$12.35

#### AFLAC-SHORT TERM DISABILITY - Series A-57600

Elimination Period Accident/Sickness - 0/7 DAYS

Annual Income		\$16,000	\$18,000	\$20,000	\$22,000	\$24,000	\$26,000	\$28,000	\$30,000	\$32,000	\$34,000
Benefit Period	Age	\$800	\$900	\$1,000	\$1,100	\$1,200	\$1,300	\$1,400	\$1,500	\$1,600	\$1,700
3 MONTHS	18-49	\$11.44	\$12.87	\$14.30	\$15.73	\$17.16	\$18.59	\$20.02	\$21.45	\$22.88	\$24.31
	50-64	\$11.96	\$13.46	\$14.95	\$16.45	\$17.94	\$19.44	\$20.93	\$22.43	\$23.92	\$25.42
	65-74	\$14.56	\$16.38	\$18.20	\$20.02	\$21.84	\$23.66	\$25.48	\$27.30	\$29.12	\$30.94
6 MONTHS	18-49	\$14.56	\$16.38	\$18.20	\$20.02	\$21.84	\$23.66	\$25.48	\$27.30	\$29.12	\$30.94
	50-64	\$15.60	\$17.55	\$19.50	\$21.45	\$23.40	\$25.35	\$27.30	\$29.25	\$31.20	\$33.15
	65-74	\$19.76	\$22.23	\$24.70	\$27.17	\$29.64	\$32.11	\$34.58	\$37.05	\$39.52	\$41.99

#### AFLAC HOSPITAL ADVANTAGE PREFERRED - Option2 Form A49200PA

Age	Individual	One Parent Family	Insured/Spouse	Two Parent Family
18-75	\$19.96	\$28.93	\$31.66	\$36.01

To sell Select 1500, Select 2000, Select 2500, Select 3000 or Option H (HSA-compatible) of the Aflac Hospital Advantage Product (Series A49000), the field force member must obtain prior approval.



Rate sheet prepared by Client User on 8/7/2017 11:23:29 AM.  
Pennsylvania Payroll Premium rates are Semi-Monthly for industry Class A.

The rates shown on this insert page are for illustration purposes only; they do not imply coverage.  
For more information about policy/plan benefits and limitations, please refer to the accompanying  
product brochure for each insurance policy/plan listed below.

**AFLAC CANCER CARE PLAN CLASSIC - Series A78300PA**

		Premium	Total
18-75	INDIVIDUAL	\$16.32	\$16.32
18-75	INSURED/SPOUSE	\$27.76	\$27.76
18-75	ONE-PARENT FAMILY	\$16.32	\$16.32
18-75	TWO-PARENT	\$27.76	\$27.76



Rate sheet prepared by Client User on 8/13/2018 3:47:33 PM.  
Pennsylvania Payroll Premium rates are Semi-Monthly for industry Class A.

The rates shown on this insert page are for illustration purposes only; they do not imply coverage.  
For more information about policy/plan benefits and limitations, please refer to the accompanying  
product brochure for each insurance policy/plan listed below.

**Accident Advantage - 24-HOUR ACCIDENT OPTION 3 - Series A36000**

	Premium	Total
18-75 INDIVIDUAL	\$10.99	\$10.99
18-75 NAMED INSURED/SPOUSE	\$15.60	\$15.60
18-75 ONE-PARENT FAMILY	\$18.46	\$18.46
18-75 TWO-PARENT FAMILY	\$23.92	\$23.92

**AFLAC PLUS RIDER**

		Aflac Plus Rider
18-29	INDIVIDUAL	\$1.56
30-39		\$2.21
40-49		\$3.77
50-70		\$6.44
18-29	INSURED/SPOUSE	\$2.93
30-39		\$4.36
40-49		\$7.15
50-70		\$12.29
18-29	ONE-PARENT FAMILY	\$3.12
30-39		\$3.38
40-49		\$4.55
50-70		\$6.63
18-29	TWO-PARENT FAMILY	\$3.77
30-39		\$4.88
40-49		\$7.35
50-70		\$12.35

**AFLAC CANCER CARE PLAN CLASSIC - Series A78300PA**

	Premium	Total
18-75 INDIVIDUAL	\$16.32	\$16.32
18-75 INSURED/SPOUSE	\$27.76	\$27.76
18-75 ONE-PARENT FAMILY	\$16.32	\$16.32
18-75 TWO-PARENT	\$27.76	\$27.76



Rate sheet prepared by Client User on 8/13/2018 3:47:33 PM.  
Pennsylvania Payroll Premium rates are Semi-Monthly for industry Class A.

The rates shown on this insert page are for illustration purposes only; they do not imply coverage.  
For more information about policy/plan benefits and limitations, please refer to the accompanying  
product brochure for each insurance policy/plan listed below.

**AFLAC HOSPITAL CHOICE - Option 1 Benefit Amount 500 - Form B40100PA**

	Premium	EBR	HSSCR	Total
18-49 INDIVIDUAL	\$8.91	\$5.92	\$9.49	\$24.32
50-59	\$9.17	\$6.70	\$12.16	\$28.03
60-75	\$9.43	\$6.76	\$15.86	\$32.05
18-49 INSURED/SPOUSE	\$11.64	\$12.35	\$17.36	\$41.35
50-59	\$12.35	\$13.91	\$24.12	\$50.38
60-75	\$12.68	\$14.04	\$30.23	\$56.95
18-49 ONE-PARENT FAMILY	\$11.64	\$11.70	\$13.13	\$36.47
50-59	\$11.96	\$12.03	\$14.95	\$38.94
60-75	\$12.22	\$12.29	\$19.57	\$44.08
18-49 TWO-PARENT FAMILY	\$13.33	\$15.02	\$17.68	\$46.03
50-59	\$13.59	\$15.28	\$25.61	\$54.48
60-75	\$13.85	\$15.93	\$32.31	\$62.09

EBR\*: Extended Benefit Rider Premium (Available for ages 18-75)

HSSCR\*: Hospital Stay and Surgical Care Rider Premium (Available for ages 18-75)

\*Note - The Extended Benefit Rider and Hospital Stay and Surgical Care Rider are not available with Option H.

**AFLAC HOSPITAL CHOICE - Option 1 Benefit Amount 1000 - Form B40100PA**

	Premium	EBR	HSSCR	Total
18-49 INDIVIDUAL	\$14.04	\$5.92	\$9.49	\$29.45
50-59	\$14.37	\$6.70	\$12.16	\$33.23
60-75	\$14.76	\$6.76	\$15.86	\$37.38
18-49 INSURED/SPOUSE	\$19.96	\$12.35	\$17.36	\$49.67
50-59	\$21.13	\$13.91	\$24.12	\$59.16
60-75	\$22.56	\$14.04	\$30.23	\$66.83
18-49 ONE-PARENT FAMILY	\$17.88	\$11.70	\$13.13	\$42.71
50-59	\$18.14	\$12.03	\$14.95	\$45.12
60-75	\$18.40	\$12.29	\$19.57	\$50.26
18-49 TWO-PARENT FAMILY	\$21.19	\$15.02	\$17.68	\$53.89
50-59	\$21.39	\$15.28	\$25.61	\$62.28
60-75	\$22.82	\$15.93	\$32.31	\$71.06

EBR\*: Extended Benefit Rider Premium (Available for ages 18-75)

HSSCR\*: Hospital Stay and Surgical Care Rider Premium (Available for ages 18-75)

\*Note - The Extended Benefit Rider and Hospital Stay and Surgical Care Rider are not available with Option H.





Rate sheet prepared by Client User on 8/13/2018 3:47:33 PM.  
Pennsylvania Payroll Premium rates are Semi-Monthly for industry Class A.

The rates shown on this insert page are for illustration purposes only; they do not imply coverage.  
For more information about policy/plan benefits and limitations, please refer to the accompanying  
product brochure for each insurance policy/plan listed below.

**Aflac Short-Term Disability - Form A57600PAR**

Elimination Period Accident/Sickness - 0/7 DAYS

Annual Income		\$20,000	\$22,000	\$24,000	\$26,000	\$28,000	\$30,000	\$32,000	\$34,000	\$36,000	\$38,000
Benefit Period	Age	\$1,000	\$1,100	\$1,200	\$1,300	\$1,400	\$1,500	\$1,600	\$1,700	\$1,800	\$1,900
6 MONTHS	18-49	\$18.20	\$20.02	\$21.84	\$23.66	\$25.48	\$27.30	\$29.12	\$30.94	\$32.76	\$34.58
	50-64	\$19.50	\$21.45	\$23.40	\$25.35	\$27.30	\$29.25	\$31.20	\$33.15	\$35.10	\$37.05
	65-74	\$24.70	\$27.17	\$29.64	\$32.11	\$34.58	\$37.05	\$39.52	\$41.99	\$44.46	\$46.93