



Buellton Union School District makes **Aflac** plans available to employees. *Aflac plans give you options and choices you control. Unlike medical insurance, the costs and benefits never change. And the benefits are paid directly to you. So, you can use the money to cover expenses not covered by your medical plan; co-pays, deductibles, out-of-network, out of pocket and family living expenses. The premiums for most plans are payroll deducted on a Pre-Tax basis, saving you tax money.*

Choose the plans that best fit your needs. Here is a brief summary of some of them:

Short-Term Disability

- *Covers disability for illness or off-job injuries
- *Minimum \$500 per month benefit
- *Pays tax-free benefits
- *No waiting period for injury disability

Life Protector

- *\$20,000 to \$500,000 life coverage
- *10, 20 & 30-yr term options
- *Spouse and Child Riders available

Accident Indemnity

- *Covers you and your family 24/7
- *At work, sports, school, home, and travel
- *Pays \$125 minimum injury care benefit
- *Pays you an annual \$60 Wellness

Hospital Advantage

- *Physician visit benefits (3-6 visits/yr)
- *Pays Admission and daily hospital benefits
- *Diagnostic, Surgical & Maternity benefits
- *Pays Emergency Room benefit

Critical Care Protection

- *\$7,500 Lump Sum benefit for Critical Illnesses
- *Pays daily hospital stay benefits
- *Continuing Care benefit
- *Intensive Care benefit with Option 2

Personal Cancer Indemnity

- *\$2,000-\$6,000 Initial Diagnosis benefit
- *Benefits paid for all types of Cancer treatments
- *No annual or lifetime benefit limits
- *Children are covered at no extra cost
- *Pays an annual Cancer Screening benefit

How AFLAC Works

- Aflac pays the Benefits only to you, not to the Doctor or Hospital
- Aflac benefits help cover your co-pays, deductibles and out of pocket expenses
- Aflac helps with family and household expenses in the event of illness or injury
- Aflac offers freedom of choice in the plans you choose and family member you cover
- Aflac plans are portable...even if you change jobs or move, you can take it with you

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