



Without it, no insurance is complete.

New Employee Supplemental Benefit Option

Please read this form, complete the bottom portion, and return the form to the Personnel Department

As a new employee, AFLAC Supplemental Insurance Policies are available for your consideration on a voluntary basis via payroll deduction. These policies can provide an important source of financial security should you suffer a disability, or if an accident, hospital stay, or serious illness occurs involving you or covered dependents. AFLAC pays cash benefits directly to you, regardless of other medical coverage you may have. There are NO deductibles or co-payments. Also, during your new employee open enrollment, you can add AFLAC benefits and take advantage of *pre-tax payroll deductions* through our Section 125 Cafeteria Plan for policies eligible for pre-tax treatment.

Listed below are the AFLAC policies available and a brief description of each. Should you have an interest in any of them or have questions, please indicate this in the space below and our AFLAC Representative, Dennis Sams, will contact you. If you wish to decline AFLAC at this time, you may do so by indicating this in the appropriate space below.

SHORT TERM DISABILITY INCOME INSURANCE: Pays you cash benefits for disabilities when you are unable to work due to sickness, off-the-job accidents, or if you should give birth to a baby (Note: baby must be born more than 10 months after the effective date of the policy). Maximum monthly benefit amount is determined by your annual gross income from Benton County. Benefit periods and waiting periods can be structured to meet your specific needs. **GURANTEED ACCEPTANCE** (no health questions) when applying for up to \$4,000 of monthly disability income protection.

ACCIDENT INSURANCE POLICY: Pays you cash benefits for on or off the job accidents (emergency room, initial, and follow-up doctor visits; x-ray benefit; hospital confinement; physical therapy; ambulance; major diagnostic exams; lump sum injuries benefit; wellness benefit; accidental death benefit; and much more).

CANCER INSURANCE POLICY: Pays you cash benefits for the diagnosis and treatment of cancer (initial diagnosis lump sum benefits; chemotherapy; radiation; wellness benefit; hospital benefit; surgery; transportation; lodging; home health care; skin cancer surgery; hospice care; reconstructive surgery; home health care; and much more).

PERSONAL RECOVERY PLUS: Pays you cash benefits if any of the following specified health events were to occur: heart attack; coronary arterial bypass surgery; sudden cardiac arrest; stroke; major third degree burns; major human organ transplant; end stage renal failure; coma; paralysis.

HOSPITAL INSURANCE POLICY: Pays you cash benefits for hospital confinement; emergency room visits; physician visits; ambulance; medical diagnosis exams; surgeries; intensive care confinement.

LIFE INSURANCE: 10 year, 20 year, or 30 year Term Life Insurance; or Permanent Whole Life Insurance.

AFLAC DENTAL INSURANCE: Dental insurance to reduce out of pocket costs for dental services.

AFLAC VISION INSURANCE: Pays cash benefits for annual eye exams; vision correction materials; eye surgeries.

Your Name _____ Dept _____ Today's Date _____

[] I may be interested in AFLAC. Please have our representative contact me regarding more information, payroll rates, or questions I have.

Work Ph. _____ ext. _____ Home Ph. _____

Best day(s) to contact you _____ Best time to call _____

[] I am declining AFLAC at this time.