

City of Tustin
AFLAC
Benefits
2020 Open
Enrollment



AFLAC HELPS KEEP YOUR LIFESTYLE MOVING.

If an accident or unexpected illness happens to you or your family, even if you have health insurance, it may only pay a portion of your medical expenses. If you are out of work, how will you:

- ▶ Pay your monthly mortgage/rent?
- ▶ Pay your car note and insurance?
- ▶ Buy groceries and keep the lights on?

Aflac pays cash to you directly, unless otherwise assigned, to help keep your household running during a difficult time.

What does AFLAC do?

1. **Aflac** PLANS ARE **GUARANTEED** RENEWABLE, MEANING WE WILL NEVER CANCEL ON YOU.
2. **Aflac** HAS **NEVER** HAD A RATE INCREASE, SO YOU KNOW THE COST IN THE FUTURE – AND, **THANKS TO THE CITY OF TUSTIN**, YOU'RE GETTING ACCESS TO THE **GROUP RATES!** (50% LESS THAN DIRECT RATES)
3. **Aflac** POLICIES ARE **PORTABLE** -YOU CAN TAKE IT WITH YOU AT THE SAME RATE!
4. **Aflac** PAYS CLAIMS AS FAST AS **ONE DAY** AND **DIRECT DEPOSITS** THE MONEY STRAIGHT TO YOU!
5. **Aflac** HAS BEEN NAMED ETHISPHERE'S MOST **ETHICAL** INSURANCE COMPANY 13 YEARS IN A ROW!

If you have any questions about Aflac benefits, contact:

James Townes, CFP®

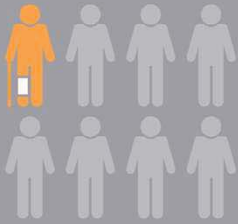
office #: 562.951.5810

email: j.townes@verizon.net

|

Contact James, for one-on-one private conversation by phone or video meeting.

INJURIES CAN COST MORE THAN YOU THINK



1 in 8 Americans
seek medical
attention for injuries¹



Average expense
= \$5,500 per injury¹

BE PREPARED FOR THE UNEXPECTED WITH AFLAC

Policyholders can use their cash benefits to help cover the out-of-pocket expenses associated with an accident, including:



Groceries



Childcare



Lodging



Other daily living expenses



Aflac Accident

AFLAC Accident

- Pays you \$60 in wellness every 12 months for check-ups
- Pays \$125-205 for initial accident; \$35 per follow-up visit/physical therapy
- \$1,000 initial hospitalization benefit due to an accident; \$250 daily hospital confinement benefit. Specific accidental injury/surgical benefit \$35 - \$10,500
- Pays \$200 for diagnostic exams (CT scan, CAT, MRI, EEG, etc.)
- Pays \$25-350 for appliances (crutches, back/leg brace, wheelchair, etc.)
- Built in accidental-death life insurance up to \$150,000





What would you
have to give up
to pay for
unexpected
medical
bills?

Aflac Hospital

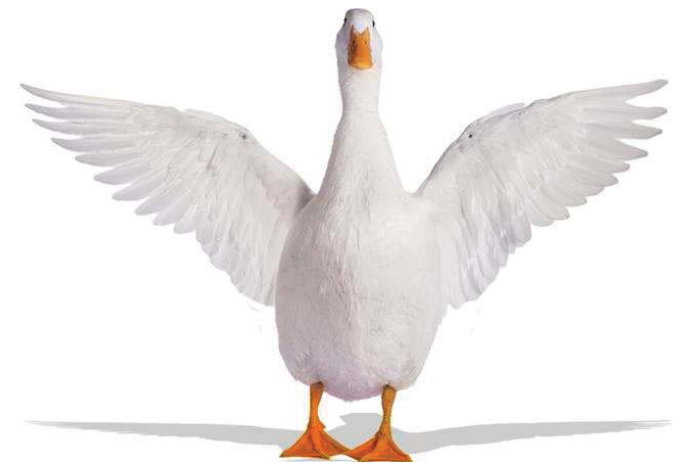


AFLAC Hospital Choice

- Pays you **\$25 in wellness for physician visits** up to 3 times per year for individual coverage (6 times for family)
- Pays **\$500-2000** for initial hospitalization due to an accident, illness, or pregnancy
- Pays \$100 for ER visits; \$100 for hospital short-stay (less than 24 hrs)
- Pays \$35 for Labs and X-Rays up to 2 times a year per person covered
- \$150 for medical diagnostic exam (2x per year); \$200-\$2000 for ambulance
- Option for Hospital Stay & Surgical Rider

AFLAC Short-Term Disability

- Based on your annual income
- Guaranteed-Issue Options (no medical underwriting questions)
- Covers disability due to an Off-the-Job accident, illness, or pregnancy
- \$500 - \$6000 monthly benefit amount for up to 6 months or 12 months per accident or illness (**Qualifying Monthly Benefit is based on your individual annual income**)



AFLAC Cancer



- Pays \$4000 for initial diagnosis of internal cancer
- Includes Building Benefit Rider that increase Initial Diagnosis Benefit by \$500 per year without diagnosis
- Covers chemotherapy, radiation, EXPERIMENTAL Treatment, hospitalization, surgery, etc.
- Covers home health care, hospice, skilled nursing facility, etc.
- Includes Specified Disease Rider
- **Pays \$75 Annual Wellness Benefit for preventive care**

AFLAC

Critical Care Protection

- Pays \$7,500 for Heart Attack, Stroke, Paralysis, etc.
- Includes Building Benefit Rider that increase Initial Diagnosis Benefit by \$500 per year without diagnosis
- Pays for hospital confinement
- Pays for continuing care such as speech therapy, home health care, hospice, nursing facility, etc.
- Pays for subsequent occurrences
- Option 2 covers Intensive Care confinement - Pays for intensive care confinement and step-down intensive care confinement
- Option 3 covers Heart Surgery



AFLAC Wage Works Flexible Spending Accounts - FSA

- FSA – Un-Reimbursed Medical expenses
- FSA - Dependent Day Care expenses
- Take advantage of Pre-Tax Deductions for medical expenses not covered by your medical plan or dental plan
- Pre-Tax deductions for prescription medicines, Lasix, eye glasses and contact lens
- If you have day care expenses, pay these expenses with pre-tax funds.
- For more information, call James Townes to discuss.





City of Tustin - Monthly Rates Open Enrollment 2020
Rate sheet prepared by Web User on 9/22/2020 6:22:14 PM,
California Payroll Premium rates are Monthly for industry Class B.

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 INCLUDING WELLNESS BENEFIT OPTION 4 - Series A36000

	Premium	Total
18-64 INDIVIDUAL	\$30.94	\$30.94
18-64 NAMED INSURED/SPOUSE	\$41.21	\$41.21
18-64 ONE-PARENT FAMILY	\$47.97	\$47.97
18-64 TWO-PARENT FAMILY	\$60.45	\$60.45

CANCER PROTECTION ASSURANCE PLAN LEVEL 2 - Series B70200

	Premium	IDR* (5 units)	DCR*	SDR*	Total
18-64 INDIVIDUAL	\$33.50	\$5.95	\$0.00	\$0.91	\$40.36
18-64 INSURED/SPOUSE	\$57.64	\$14.05	\$0.00	\$0.91	\$72.60
18-64 ONE-PARENT FAMILY	\$33.50	\$5.95	\$0.91	\$0.91	\$41.27
18-64 TWO-PARENT FAMILY	\$57.64	\$14.05	\$0.91	\$0.91	\$73.51

IDR* = Optional Initial Diagnosis Rider (Series B70050) premium 1-5 units

DCR* = Optional Dependent Child Rider (Series B70051) premium 1 unit

SDR* = Optional Specified Disease Rider (Series B70052) premium

Monthly Rates

Pre-tax

Life Insurance &
Disability rates
quoted
individually



City of Tustin - Monthly Rates Open Enrollment 2020
Rate sheet prepared by Web User on 9/22/2020 6:22:14 PM,
California Payroll Premium rates are Monthly for industry Class B.

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.

CRITICAL CARE PROTECTION POLICY - Series A74200

Individual					One Parent Family				
Age	Premium	FOBBR	SHERR	Total	Age	Premium	FOBBR	SHERR	Total
18-35	\$16.90	\$2.34	\$1.17	\$20.41	18-35	\$28.73	\$2.47	\$1.30	\$32.50
36-45	\$24.05	\$4.29	\$2.86	\$31.20	36-45	\$34.06	\$4.55	\$2.86	\$41.47
46-55	\$32.76	\$5.07	\$4.68	\$42.51	46-55	\$43.81	\$5.20	\$4.68	\$53.69
56-64	\$42.25	\$5.59	\$6.63	\$54.47	56-64	\$57.59	\$5.85	\$6.76	\$70.20

Insured/Spouse					Two Parent Family				
Age	Premium	FOBBR	SHERR	Total	Age	Premium	FOBBR	SHERR	Total
18-35	\$32.50	\$4.68	\$2.34	\$39.52	18-35	\$36.92	\$4.81	\$2.47	\$44.20
36-45	\$42.25	\$8.58	\$4.81	\$55.64	36-45	\$46.93	\$8.84	\$5.20	\$60.97
46-55	\$56.94	\$10.14	\$8.06	\$75.14	46-55	\$62.66	\$10.27	\$8.71	\$81.64
56-64	\$79.30	\$11.18	\$12.35	\$102.83	56-64	\$86.06	\$11.44	\$13.00	\$110.50

FOBBR: First Occurrence Building Benefit Rider (Rider Series A74050)

SHERR: Specified Health Event Recovery Benefit Rider (Rider Series A74051)

Monthly Rates

Pre-tax

Life Insurance &
Disability rates
quoted
individually



City of Tustin - Monthly Rates Open Enrollment 2020
 Rate sheet prepared by Web User on 9/22/2020 6:22:14 PM,
 California Payroll Premium rates are Monthly for industry Class B.

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 1000 - Series B40100

	Premium	EBR	HSSCR	Total
18-49 INDIVIDUAL	\$27.56	\$11.83	\$18.72	\$58.11
50-59	\$28.08	\$13.52	\$24.05	\$65.65
60-64	\$28.99	\$13.65	\$31.33	\$73.97
18-49 INSURED/SPOUSE	\$39.13	\$24.96	\$34.32	\$98.41
50-59	\$41.34	\$28.08	\$47.71	\$117.13
60-64	\$44.20	\$28.34	\$59.93	\$132.47
18-49 ONE-PARENT FAMILY	\$34.97	\$23.66	\$26.00	\$84.63
50-59	\$35.62	\$24.18	\$29.51	\$89.31
60-64	\$36.14	\$24.83	\$38.74	\$99.71
18-49 TWO-PARENT FAMILY	\$41.47	\$30.29	\$34.97	\$106.73
50-59	\$41.86	\$30.81	\$50.18	\$122.85
60-64	\$44.72	\$32.24	\$63.96	\$140.92

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.

SHORT TERM DISABILITY RATES PROVIDED INDIVIDUALLY - CALL JAMES TOWNES FOR DETAILS

LIFE INSURANCE RATES PROVIDED INDIVIDUALLY - CALL JAMES TOWNES FOR DETAILS

SUPPLEMENTAL DENTAL & VISION RATES PROVIDED UPON REQUEST

JAMES TOWNES can be reached on 562-951-5810 / EMAIL: j.townes@verizon.net

Monthly Rates

Pre-tax

Life Insurance &
 Disability rates
 quoted
 individually

CONTACT INFO

- If you would like to learn more, please reach out to me directly:
- **Schedule a time with James Townes on 562-851-5810 or email j.townes@verizon.net**
- **Enrollments will be via Phone Enrollment.**