



Attention Town of Berkley Employee,

Aflac has been offered to you, as a company employee, since July 2006. I've been your Aflac representative, Stephen M. DeBellis, since 2011.

Aflac rates never increase & our programs are portable, which means **you can keep your Aflac programs if you retire or change jobs &** your rates would NOT increase by 1 penny & I'll still help with claims. Not all companies offer those things.

Claims Process

Aflac does have an amazing online website(www.aflac.com) & many great staff at our 800#'s waiting to assist you. **Stephen M. DeBellis will personally assist you with all claim issues & walk you through the process, just as I have always done.**

NEWEST 2022 CHANGES:

- **Disability should be adjusted if you got a raise, since you 1st got it.**
- **Disability elimination periods can be adjusted, if needed or desired.**
- **Check out the Landing Page link above or QR code(with your cell phone)!**
- **Available Life Insurance amounts start at \$20k and go up to \$500k.**
- **Key benefit details for ALL available plans are listed on the next page.**
- **Inquire about upgrading your current Aflac to the newer 2022 options!**
- **Aflac does have Maternity (Disability & Hosp) & Paternity (Hosp) plans.**
- **Child delivery plans/benefits need to start, weeks before getting pregnant, for these types of claim benefits to be payable. Ask me for exact details**
- **Most plans allow you to cover a spouse and kids (under age 26).**
- **We can enroll you by phone in Aflac, if needed!**

Best Regards, Stephen M. DeBellis - Aflac Benefits Advisor

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Aflac Short-Term Disability

*It pays you, when you miss work due to injury or covered sickness
Benefit periods can range from 3, 6, 12, 18 or 24 months per claim.
3 & 6 month option require no underwriting
Aflac pays on top of sick leave, vacation time and covers maternity too.*

Aflac Accident Plan

*Plan pays you cash when you get medically treated for an injury, an accident, a cut, a burn, a fall, a fracture, a dislocation, a sprained ankle and other injury related situations.
There is NO LIMIT to how many claims you can file in a year.
The free and optional "MyAflac" phone app can help you view plan info, history & file claims.*

Aflac Cancer Protection Assurance – levels 2 & 3

Initial Diagnosis money can start at \$4,000 or more for adults and possibly up to \$25,600 for kids (under age 26). Diagnosis \$\$ grows \$500/year. Plan covers up to 31 other diseases too, including Lyme disease. Benefits for surgeries, hospital full day stays, chemo and radiation never stop or run out. Risk of cancer in the U.S. is 1 in 2 men, 1 in 3 women – 50% of all US Families will be affected Google: My Special Aflac Duck & Aflac Cancer and Blood Disorders Center to learn about us. Plan pays \$75 or \$100 for any of 37 different health screenings, depending on level 2 or 3.

Aflac Critical Care Protection 1

*Initial Diagnosis money can start at \$8,500 for adults and up to \$10,000 for kids (under age 26) Diagnosis above grows \$500/year. Plan covers: Heart Attack, Stroke, Sudden Cardiac Arrest, Third-Degree Burns, Coma, Paralysis, End-Stage Renal Failure, Complications Arising from a Major Human Organ Transplant or a Coronary Artery Bypass Graft Surgery.
Pays \$300/day for every full day hospital stay (unlimited), \$150/day for 100 days of speech, OT or PT if needed & \$550/month for up to six months, if work is missed too, plus other benefits.*

Aflac Plus Rider

The plan can be added to an Accident plan, Disability plan or Hospital plan. Ask Stephen for details. No underwriting is needed. Plans pay amounts of \$1,250, \$2,000, \$3,000 & \$5,000 for up to 24 different health situations, diagnosis or critical illnesses. Plan cost is extremely low.

Aflac Choice (Hospital)

The plan pays for hospital full day confinements @ \$2,000 (or lower). Benefits for Rehab unit stays, ER visits & short-stays are also covered. Riders can be added for EXTENDED Benefits and also for Surgical Care Benefits/Longer Hospital stays. Only Surgical Care needs Underwriting!

Aflac Life Insurance – Adult Term Life, Adult Whole Life & Juvenile Whole Life

No doctor visits or blood work required! Term Life options of 10, 20 & 30 years of coverage. Adults can select from \$20,000 up to \$500,000, depending on age. Juvenile plans are for \$10k, \$20k or \$30k & double at age 18, while cost remains the same. Aflac has Cash Value charts for both Adult & Juvenile Whole Life plans to project growth.

Aflac Dental Plan

No networks. You can go to any U.S. Dentist you want. The Essentials plan can be used with another Dental insurance, to provide robust coverage. You pay the Dentist and Aflac pays you the benefit listed in your brochure, for that ADA procedure/treatment.

Aflac Vision Plan

Go to any Eye Doctor you choose – no networks. Help fight the cost of vision correction supplies and program includes benefits for eye exams, surgery and eye disease too. Three different Vision correction plans to choose from, all at the same cost.

Aflac Life Insurance – Important Information

Aflac rates are based on sex (male or female), age & tobacco use (over last 12 months only).

There is NO bloodwork needed. There is NO physical needed. NO family history needed.

Aflac Life Insurance (like all our plans) are fully portable, with NO price increase. This means if you stop working for your company or retire, you can take your Aflac Life insurance with you and the **PRICE REMAINS THE SAME!** How great is that!

When people apply, we show them about 10-15 or so health questions, if people have no issues with the questions – we proceed with the application. Height & weight are a consideration for approval too. Every age is a different rate, so why not lock in your age rate right now.

Employees aged 18 – 50 can apply for \$20,000 and up to \$500,000

Employees aged 51 – 70 can apply for \$20,000 and up to \$200,000

If any employee does not pass the health questions or height/weight criteria, WE CAN STILL GIVE THEM UP TO \$50,000 IN TERM OR WHOLE LIFE COVERAGE! *(We only need 10 total Life applications total or 15% participation, to guarantee \$50k to applicants who might not be approved otherwise. This is attainable.)*

Aflac offers Adult Whole Life and Adult Term Life plans, with options of 10, 20 or 30 years. We can also provide an easy to read tip sheet that easily explains the differences.

Whole Life is available to all employees (aged 18-70).

- 30 year Term Life is only available to employees aged 18-50
- 20 year Term Life is only available to employees aged 18-60
- 10 year Term Life is only available to employees aged 18-68

Employees can just cover themselves OR they can also cover a spouse on an Aflac Term Life plan, for half of their benefit amount (\$50k spousal maximum benefit).

Example: An employee could get Term coverage for \$100k and also \$50k for their spouse.

Example: An employee could get Term coverage for \$200k and also \$50k for their spouse.

Example: An employee could get Term coverage for \$25k and also \$12.5k for their spouse.

Example: An employee could get Term coverage for \$75k on themselves only.

We can meet in person or have a phone call, to actually get you LIFE enrolled. When you enroll, I will need your name, date of birth, social security #, address, phone # and email address. You will need to list a beneficiary & we need that person's name, address, phone # & date of birth too.

If you want quotes in advance, just email me your first name, sex, date of birth and tobacco usage situation (last 12 months only) and I can get you some quotes.