



TO ALL EMPLOYEES OF SEMCIL

Through AFLAC, employees have voluntary benefits available. The programs are designed to allow employees to meet their individual needs.

- All cash benefits are paid directly to the insured and can be spent however you choose.
- All programs are offered at discounted group rates. The policies are pre-tax (except STD and Life) and premiums are payroll deducted. **Affordable Rates.**
- Local representation for enrollment, claim filings, and policy changes.
- Payroll rates can be continued upon retirement or if you change employment.
- AFLAC does not coordinate with Major Medical plans or other insurance plans.
- Plans are available for individual, insured/spouse, single parent family, two parent family. No physical exams are required.

PERSONAL SHORT-TERM DISABILITY

Provides replacement income if you are injured or sick and can't work. The policy is guaranteed issue (everyone qualifies) and you build the plan which best meets your needs. Selection of monthly benefit (\$500-\$6,000), 0/7 elimination period, and a benefit period choice of 3,6,12,24 months. **Maternity.**

ACCIDENT PLAN

Provides 24/7 (on or off the job) coverage. \$120 initial injury visit if seen at ER, urgent care, chiropractor, eye doctor or dental office. Additional benefits for follow-ups, x-ray, MRI/CT, hospitalization, physical therapy, appliances, ambulance, and \$40,000 of Accidental Life Insurance. Plus a lump-sum benefit for lacerations, burns, fractures, dislocations, dental crowns, concussions, surgeries, and more. Policy has an Annual Wellness Benefit.

CANCER CARE

Pays benefits for 1st occurrence, treatments (chemo, radiation, oral chemo, topical), surgical/anesthesia, anti-nausea medication, immunotherapy, skin cancer surgery, hospitalization, reconstructive surgery, and outpatient hospital surgical room charge. In addition, continuing benefits for extended care facility, home health care, nursing services, hospice care and more. Annual Wellness Benefit available per person/per year.

CRITICAL CARE AND RECOVERY

Pays a lump-sum benefit of \$8500 upon diagnosis of having had a primary specified health event (heart attack, stroke, major third-degree burns, sudden cardiac arrest, coma, paralysis, end-stage renal failure, coronary artery bypass surgery). Pays benefits for hospitalization, intensive care, continuing care, ambulance and others. The policy is guaranteed-renewable for your lifetime.

HOSPITAL CONFINEMENT

AFLAC will pay a benefit of \$1500 when a covered person requires hospital confinement for 23 or more hours. Additional benefits for rehabilitation facility, emergency room, short-stay, physician visits, major medical diagnostic and imaging, invasive diagnostic exams, daily hospital confinement and intensive care. Also provides a schedule of operations (\$50 - \$1000) and **maternity** benefits.

AFLAC TERM LIFE

10, 20, and 30 Year Term Life available with face amounts of \$20,000 – \$500,000 depending on age. Spouse and children can be added.

DENTAL INSURANCE

Provides benefits for preventive care, filing and basic services, pain management, oral surgery, gum treatments and prosthetic repair, crown and major services and major prosthetic services.

Need help with co-pays, deductibles, or out of pocket costs? What if you're Sick or Injured and can't work for a period of time? How do you replace income?

The Answer is AFLAC!

If you are interested in more information, please contact our Aflac Representative Brad Johnson at: Fax- 507-289-2536, email - brad_johnson@us.aflac.com , cell - 507-254-0252 or Rochester office – 507-289-0400.