

\$\$ 2.1 Billion dollars \$\$ is how much Aflac paid out in claims last year. That \$\$ goes *directly* to the policyholders, *tax free*, and they spend it *anyway* they want to. Aflac pays even if it is totally covered by something else like work comp, health insurance or car insurance. No rate increases, no time limit to file claims. Plans are payroll deducted on a pretax basis.

Accident Policy- Do you coach? Have kids? Do hazardous/silly things on your time off work? If your family has 1 ER claim per year the policy has paid for itself, no limit on claims. Visits to any Dr, dentist, eye Dr due to an accident – work comp accident, chipped or broken teeth, food poisoning, poison ivy, sports injury, lifting, twisting, slipping, sneezed and pull a muscle in your neck are all examples of covered accidents. Plans start at \$12.87 month/single and \$27.04 month/family

Hospital Advantage- Admitted to hospital for any reason 1st day pays

\$500- \$2000 per person, you pick amount. Additional benefits for MRIs, surgery, Dr and ER visits, ambulance etc. (we have guaranteed issue options – meaning NO health questions to enroll) Plans start at \$17.81 month/single and \$26.65 month/family

Cancer Policy-1:2 men, 1:3 women will have cancer in lifetime...

All plans have an initial payout and wellness benefit that pays per person per year

Plans start at \$16.59 month/single and \$26.35 month/family

Short Term Disability – If you got hurt or had an illness and missed work how many paychecks could you miss before things started getting tight with the budget? If your answer is not many then you need to look into short term disability (we have guaranteed issue options – meaning NO health questions to enroll) Pays in addition and on top of any PTO time you have built up. – Works great with planned maternity leave

If you would like to enroll, make changes, need additional info or have questions please contact Luke. Plans will renew unless changes are made.

Thanks, Luke

All paperwork needs to be completed May 17th. All changes will be effective July 1st. If changes are not made plans will renew for the next year.

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