

## **AFLAC Benefits Available for Classified and Management Employees of KCSOS**

AFLAC benefits are supplemental benefits that pay cash directly to you when you have a claim. Your health insurance pays the doctors and hospitals. AFLAC pays cash to you and you decide what bills to pay or how to use the money. We cover the unexpected health issues that may happen such as a cancer illness, heart attack, accidental injury, and short term disability.

The following is a brief description of the AFLAC plans available to you through payroll deduction. Please see the brochures for more information.

Short Term Disability – effective 1/8/13, Short Term Disability is available to employees who work at least 19 hours per week. In addition, you can get up to \$1,300 per month guaranteed – no medical questions asked, just a one year pre-existing waiting period.

Short Term Disability pays immediately if you are injured off the job, beginning with day 8 if you are sick and the doctor takes you off work. AFLAC pays you up to 6 months. The amount we pay depends on your annual income. (Call Cheryl O'Brien at the number below for rates.) As your income increases, you need to contact Cheryl O'Brien to increase your disability, it is not automatic.

Off The Job Personal Accident Indemnity – Plan pays \$1000 for the first day and \$250 each subsequent day of hospitalization due to a covered accidental injury. We pay you for doctor visits, physical therapy, surgery, and many more.

Cancer – Plan pays \$2000 (level 2) or \$5000 (level 3) if diagnosed with internal cancer. This amount increases by \$500 per year to age 65. AFLAC also pays \$300 per day of hospitalization, \$300 per day for chemo or radiation treatment, \$ for every surgery related to the cancer, plus many more, as well as preventative wellness benefits.

Hospital Protection – Plan pays benefits each day of hospitalization for sickness (\$500) or injury (\$600) per day for the first 5 days, \$100 per day after day 5, in or out patient surgery, diagnostic exams.

Specified Health Event – Plan pays \$5000 if you have a heart attack, stroke, coma, paralysis, end state renal failure, major third degree burns, coronary artery bypass surgery and/or major human organ transplant, \$300 per day if hospitalized – more if in ICU or CCU

If you are interested, please contact Cheryl O'Brien. Voice mail 661.633.6029 or at [cherylkobrien@msn.com](mailto:cherylkobrien@msn.com) I will call you and set up an appointment to come and meet with you.