



TOWN OF DANVERS SCHOOLS

Aflac pays in addition to any current insurance you have. The benefits are paid directly to you, and you may use the cash benefits in any way you choose.

➤ **Accident Advantage – 24 Hour Accident Insurance – ON AND OFF THE JOB**

- Aflac pays cash benefits for covered accidental injuries directly to you
- Can cover employee, spouse and children (up to age 26)
- Benefits payable for initial treatment, X-rays, major diagnostic exams, and follow-up treatment
- Benefits payable for physical and occupational therapy
- Daily hospitalization benefits payable for hospital stays due to covered injuries, and additional daily benefits paid for stays in a hospital intensive care unit

Rates – Age 18 - 64

	Premium Per Pay Period
Individual	\$11.49
Named Insured/Spouse	\$16.38
One-Parent Family	\$19.36
Two-Parent Family	\$25.03

➤ **Short-Term Disability – Insuring Your Paycheck!!**

- Protects your income
- Guarantee issue option available
- We pay a cash benefit for each day you are disabled after elimination period
- Example of 3 Months Benefit Period with 0 Days Accident/7 Days Illness Elimination Period

Annual Income	Monthly Benefit	Premium 22 Pay Periods 18 – 49	Premium 22 Pay Periods 50 - 64
\$50,000	\$2,500	\$39.00	\$40.77
\$60,000	\$3,000	\$46.80	\$48.93

➤ **Classic Cancer Care – Added Protection for your family**

- Cash benefit upon initial diagnosis of a covered cancer
- Can cover employee or employee/spouse - **children free on plan (up to age 26)**
- Other benefits payable throughout cancer treatment
- Use the cash benefits to help pay out-of-pocket medical expenses, rent or mortgage, groceries, or utility bills – the choice is yours
- \$75 cancer wellness benefit per year, per covered person

Rates – Age 18 - 64

	Premium per Pay Period*
Individual	\$17.16
Named Insured/Spouse	\$29.21
One-Parent Family	\$17.16
Two-Parent Family	\$29.21

Policies purchased through payroll deduction & 100% portable

Contact Cindi Arvanites with questions or to enroll (978) 758-1082 or Cynthia_arvanites@us.aflac.com.

<https://www.aflac.com/individuals/default.aspx>