



We've Got You Under Our Wing!



How Can Aflac Help You?

Aflac is **Different** from health insurance;
It's insurance for daily living.

- 1** I have major medical... **Major medical** pays for doctors & hospitals.
Aflac pays you, so you can pay every day living expenses; like the mortgage, utilities, food, & car payments.
- 2** I have Short term disability... **Disability** only pays when you're off work.
Aflac pays you even when your dependents get sick or hurt.
- 3** I have savings...
Aflac is an extra measure of financial protection, so you don't have to wonder... How long could I go without a pay check?
- 4** I can't afford any more insurance... **MD Anderson Discount – 50% off**
Aflac is affordable! Policies range from \$10 to \$37 a month after discount.
- 5** What about claims?
Not to worry! Aflac pays claims quickly – usually within 3 days. While you are focusing on your health, we focus on getting you cash as quickly as possible.

What Aflac does is simple...

- ⚡ **Aflac** provides **CASH** directly to you, above and beyond any type of insurance you may already have.
- ⚡ Medical insurance pays hospitals & doctors, **Aflac pays CASH to you.**
- ⚡ How that money is used is up to you.
- ⚡ The policies are paid for, owned and controlled by you and are 100% portable.

Personal Sickness Aflac's hospital confinement plan will pay cash directly to you to help with your out-of-pocket expenses for doctor visits, surgeries, invasive diagnostic exams, and hospital stays.

Cancer Insurance - indirect costs associated with such an illness can be devastating. Aflac's Cancer plan pays benefits directly to you.

Accident Insurance - covers you on and off the job, 24 hours a day, seven days a week for any kind of accident. (Twisted ankle, food poisoning, spider bites, broken bones, auto)

Specified Health Event - faced with expensive treatment and loss of income for specific events such as heart attack, bypass surgery, stroke, end-stage renal failure, organ transplant, burns, coma or paralysis.

Contact: Chris Kelly @ 832.606.2869 or christopher_kelly@us.aflac.com

See example of how Aflac can help below...

Example:

A 5 day hospital stay for anyone in your family covered by the MD Anderson Health Plan...

Without Aflac: Out of pocket expenses

\$250 Deductable
\$100 / day copay
X 5
\$500
+ \$250 – Deductable
\$750 – Total out of pocket without Aflac

With Aflac: Out of pocket expenses

\$250 Deductable	Aflac pays you \$250
\$100 / day copay	Aflac pays you \$75 / day
\$25 / day copay (Adj.)	X <u> 5</u>
X <u> 5</u>	\$375
\$125	+ <u>\$250</u>
+ <u>\$ 0</u> – Deductable	\$625 to you
\$125 – Total out of pocket <u>with</u> Aflac	

This is just one example of how Aflac can help your family...

- ✦ Aflac has 5 different plans to choose from... They all pay **CASH** to you!
- ✦ What if you have no out of pocket expenses? Aflac pays regardless of other coverage.
- ✦ How that money is used is up to you.
- ✦ Wondering where Aflac was 6 months ago?

Find out more... Call Chris Kelly @ 832-606-2869