

AFLAC Benefits For USD 383 School Employees (2018-19)

- **Cancer Plan** – 2 levels to choose from. Pays initial benefit upon diagnosis, plus benefits for surgery, chemo, radiation, anti-nausea drugs, hospitalization, blood/plasma, travel expenses if over 50 miles, prosthetics, bone marrow transplant, immunotherapy, and much, much more. Annual wellness benefit for pap smear, mammogram, PSA, etc. A **Plus Rider** can be included on the cancer policy which covers heart attack, stroke, coma, paralysis, brain injuries, Parkinson's, Alzheimer's and many other illnesses.
- **Accident Plan** – Two levels to choose from...covers you on-or-off the job; initial benefit for a trip to the doctor, ER, chiropractor, eye doctor, etc. for any type of accidental injury. Additional benefits for follow-ups, broken bones, physical therapy, surgery, hospitalization, crutches, ambulance, and much, much more. Annual wellness benefit for physical, pap, eye exam, etc.
- **Critical Care Protection** – pays initial benefit in case of heart attack, stroke, coma, paralysis, third degree burns, organ transplant, etc. Additional benefits for hospitalization, rehab, ambulance, etc.
- **Hospital Confinement Plan** – Pays \$500 or \$1,000 if “admitted” to the hospital. Guaranteed coverage regardless of pre-existing conditions. Pays benefits for: rehab facility, emergency room visits, short-stay in hospital, CT scans or MRI's, and ambulance. (Pre-existing conditions covered after 12 months.)

AFLAC plans pay directly to you and your family over and above any other insurance including regular health or worker's comp.

Plans are portable – you can take them with you at the same rate should you leave or retire from the school district.

All children covered under the AFLAC plans will be included up to age 26.

If you have specific questions or would like to enroll, contact our AFLAC rep, Linda Jones, at 587-9337 or ljones@kansas.net. Linda will be at our annual district open enrollment this summer – please see her to add or make changes to your Aflac benefits.

Monthly Rates for USD 383 Employees:

Accident plan:

	<u>Level 2</u>	<u>Level 3</u>
Employee only	\$17.29	\$21.97
Employee/spouse	\$24.57	\$31.20
Single parent family	\$29.25	\$36.92
Two parent family	\$38.22	\$47.84

Critical Care Protection

	<u>Ages: 18-35</u>	<u>36-45</u>	<u>46-55</u>	<u>56-70</u>
Individual employee	\$9.36	\$14.56	\$20.28	\$27.30
Single parent family	\$10.40	\$15.08	\$20.93	\$27.95
Employee/spouse	\$13.39	\$22.36	\$33.54	\$49.14
Two parent family	\$15.47	\$24.70	\$36.40	\$52.52

Cancer Plan: (2 levels to choose from)

	<u>Level 1</u>	<u>Level 2</u>
Employee only or single parent family	\$16.59	\$33.50
Employee/spouse or two parent family	\$26.35	\$57.64

<u>AFLAC PLUS Rider:</u>	<u>Ages</u>	<u>18-29</u>	<u>30-39</u>	<u>40-49</u>	<u>50-70</u>
Individual		\$3.12	\$3.42	\$7.54	\$12.87
Employee/spouse		\$5.85	\$8.71	\$14.30	\$24.57
Single parent family		\$6.24	\$6.76	\$9.10	\$13.26
Two parent family		\$7.54	\$9.75	\$14.69	\$24.70

Hospital Plan

(\$500/\$1,000)

<u>Ages</u>	<u>18-49</u>	<u>50-59</u>	<u>60-75</u>
Employee only	\$26.13/\$36.27	\$27.82/\$37.96	\$28.47/\$39.00
Employee/spouse	\$41.08/\$57.33	\$44.72/\$61.88	\$45.50/\$64.87
Single parent family	\$40.17/\$52.26	\$41.06/\$53.30	\$41.99/\$54.21
Two parent family	\$48.23/\$63.57	\$49.14/\$64.35	\$50.70/\$68.25

NOTE: Plans are payroll deducted on a pre-tax basis just like regular health insurance.