



The Behavioral Wellness Center is pleased to announce the annual enrollment opportunity for the voluntary AFLAC BenExtend Health Pack and Kansas City Life Long Term Disability Insurance.

GUARANTEED ACCEPTANCE OFFER – YOU CANNOT BE DECLINED!

AFLAC BenExtend Health Pack: This plan includes all THREE plans at ONE affordable cost to you!

❖ **Accident Plan** - The Aflac Accident plan is designed to help you meet those out-of-pocket expenses and extra bills that can follow even ordinary accidents. Accident coverage provides cash benefits for out-of-pocket expenses associated with an accidental injury and can help protect hard-earned savings should an on or off-the-job accidental injury occur. In addition to providing coverage choices for you and your family, your policy is guaranteed renewable for life as long as premiums are paid on time. Employee, spouse and child coverage is available.

Covered Benefits:

Accident Rider	Benefit Amount
Initial Treatment - once per accident, within 7 days of the accident	\$125
Ambulance - once per day, within 90 days of the accident	\$300
Major Diagnostic Testing - within six months of the accident (1 max per accident)	\$400

Accident Rider	Benefit Amount
Lacerations - within 7 days of the accident (once per accident)	\$100
Appliances - within six months of the accident	Up to \$300
Fractures - once per covered accident, within 90 days of the accident	Up to \$2,000

❖ **Critical Illness w/Cancer Plan** - The Aflac Critical Illness w/Cancer plan pays a lump sum benefit up to 100% of the face amount if you or a covered family member is diagnosed with a covered critical illness including heart attack, cancer, stroke, major organ transplant, end-stage renal failure, coronary artery bypass surgery, etc. The benefit can be used any way you choose and you don't have to be disabled or terminally ill to receive benefits. **There is a \$50 wellness benefit automatically included in this plan as well.** Employee, spouse and child coverage is available.

Covered Benefits: \$10,000 Face Amount Benefit

Critical Illness w/Cancer Rider	% of Face Amount
Cancer (Internal or Invasive)	100%
Heart Attack/ Sudden Cardiac Arrest	100%
Major Organ Transplant	100%

Critical Illness w/Cancer Rider	% of Face Amount
Kidney Failure (End-Stage Renal Failure)	100%
Stroke	100%
Bone Marrow Transplant (Stem Cell Transplant)	100%

Critical Illness w/Cancer Rider	% of Face Amount
Non-Invasive Surgery	25%
Coronary Artery Bypass Surgery	25%
Skin Cancer, once per calendar year	\$250

❖ **Hospital Indemnity Plan** - The Aflac Hospital Indemnity plan pays you a lump sum benefit when you are hospitalized for a covered injury or illness (pregnancy can be covered). The money is paid directly to you and you can use it any way you choose. It can help you deal with the portion of your medical bills that are not covered by traditional health insurance, such as deductibles, coinsurance and copays. Employee, spouse and child coverage is available.

Covered Benefits:

Hospital Indemnity Rider	Benefit Amount
Hospital Admission (per confinement) - per covered sickness or accident per calendar year for each insured, within six months of the accident Maximum number of admissions per covered accident or covered sickness: 1	\$750
Hospital Confinement (per day) - within 6 months of the accident: Maximum days of confinement per covered accident or covered sickness: 31	<ul style="list-style-type: none"> Days 1-4 \$250 per day Days 5-10 \$150 per day Days 11-31 \$100 per day

Aflac BenExtend Health Pack BI-Weekly Rates for all 3 above plans:

Employee	Employee & Spouse	Employee & Child(ren)	Family
\$24.84	\$48.86	\$34.53	\$58.55

Kansas City Life Voluntary Long Term Disability (1199C and UNOP Members Eligible Only):

Long Term Disability through Kansas City Life can help replace up to 60% of your monthly salary (to a maximum of \$3,000 per month) when a covered accident or illness causes a disabling event during your working years. The benefit can begin after a 180 day elimination period. Your benefit could last for up to 2 years. Payable benefits are tax free!

Kansas City Life Long Term Disability BI-Weekly Rates:

Ages	Benefit Period: Up to 2 Years			
	\$500 per month	\$1,000 per month	\$2,000 per month	\$3,000 per month
<40	\$0.99	\$1.99	\$3.97	\$5.95
40-49	\$2.54	\$5.08	\$10.15	\$15.23

Ages	Benefit Period: Up to 2 Years			
	\$500 per month	\$1,000 per month	\$2,000 per month	\$3,000 per month
50-59	\$5.19	\$10.38	\$20.77	\$31.15
60+	\$12.09	\$24.18	\$48.37	\$72.55

You will receive an email with additional information and enrollment forms on or around November 17th.

A Benefits Counselor will also be on site on Wednesday, November 17th from 6:30am to 4:00pm to explain the details and advantages of these policies as well as personalize your benefits package.

You will be included in a raffle for returning a completed form or visiting our Benefits Counselor!