

2020 OPEN ENROLLMENT



MAY 7th TO MAY 22nd!

Aflac's voluntary benefit plans help offset "out-of-pocket" expenses associated with an unexpected health event. Aflac's plans protect you if you are sick, hurt, or unable to work.

Due to the Covid-19 pandemic, we will be holding this year's Open Enrollment discussions over the phone and online. Please call Jim Bacon at 978-836-0077 or email at james_bacon@us.aflac.com to learn more about your options.



ACCIDENT PLAN

Aflac accident insurance pays cash benefits to help provide peace of mind during the different stages of accident care and recovery. Benefits can be used to help pay for emergency treatment, as well as for treatment-related transportation and lodging.

HOSPITAL PLAN

Aflac hospital is designed for hospital stays. It provides you cash for hospitalization to help with hospital expenses when you or a family member is admitted to the hospital.

CRITICAL ILLNESS/CANCER

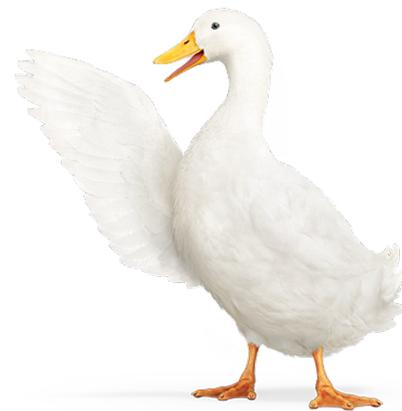
Aflac critical illness insurance can help with the treatment costs of life-changing illnesses and health events so you can stay focused on recuperation. It pays cash benefit for Heart Attack, Stroke, Cancer, End-Stage Renal Failure, and Major Organ Transplant.

SHORT TERM DISABILITY

If you are unable to work due to an injury or any illness, Aflac will cover 60% of your gross income (tax-free). This coverage also includes a Maternity Leave benefit, and can be customized to meet your personal needs and budget.

DENTAL

Aflac's Dental options consist of two Major Dental plans that will provide a \$1,400 or \$1,800 Annual Maximum (per person); or a Supplemental Plan that works with your current dental plan. **NO NETWORKS!**



- Individual, choice-driven coverage at reduced rates
- Average benefits range from \$3 to \$7 per week
- Can be payroll deducted PRE-TAX!
- 100% Portable and guaranteed renewable
- Spouse & dependent coverage available

Jim Bacon/Aflac Benefits Advisor
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