



AFLAC BENEFITS

This is a brief description of Aflac benefits available for UHD new employees. As a new employee, you are eligible to enroll in Aflac within the first **sixty days** of your hire date. If you do not enroll during this time, *you must wait for the normal "open enrollment," which occurs around July/August.*

Aflac offers three different policy options for you. If you elect any of these voluntary coverages, they are deducted directly from your paycheck. *You can cover your spouse and children up to age 26.* These policies are also portable, which means you can keep the coverages after separating from the University.

The **three policies offered are accident coverage, hospital, and critical illness.** All three coverages predetermined cash payments directly to you. They do not coordinate with major medical insurance. These cash payments come directly to you, and you use those funds as you deem necessary. Many of our policyholders enjoy knowing that if a major medical problem occurs, they will have significant help with their co-payments or other out-of-pocket expenses, along with any large array of expenses that often occur that are not covered by their major medical insurance. All three policies are offered with no health questions or preexisting conditions, meaning everyone will qualify.

- **ACCIDENT:** This policy pays for the treatment of any accident on/off the job, 24 hours a day. It will generate payment even for going to the emergency care center for a minor accident and will leverage up nicely in the event of a major accident. It has a \$50 a year wellness benefit for every person covered. The policy will also increase payments by 25% on accidents occurring during an organized sporting event. There are no limits on the number of accident claims you can make.
- **HOSPITAL:** The hospital policy pays \$1000 for each person covered, once per calendar year, for any admission as a patient for hospital confinement in which you stay for at least 23 hours. It will also pay an additional \$200 per day for a daily confinement benefit, including that first day. If you are confined in an ICU bed, the policy will generate an additional \$200 for each day you are in the ICU unit. If you have a planned hospital stay, such as a pregnancy or even an overnight surgery stay planned, as long as the hospital stay occurs after the effective date of this coverage, Aflac will cover it.

- **CRITICAL ILLNESS:** This policy pays a lump sum cash payment which you elect from \$5,000 to \$50,000. Upon diagnosis of cancer, heart attack, stroke, kidney failure, sudden cardiac arrest, major organ transplant, severe burn, coma, paralysis, brain tumor, Alzheimer's, or Parkinson's, ALS, and multiple sclerosis, the policy will pay 100% of the lump sum you choose.

It also has payments for coronary bypass surgery, non-invasive cancer, cystic fibrosis, cerebral palsy, cleft lip or palate, down syndrome, PKU, spina bifida, type 1 diabetes, and an autism spectrum disorder. It also has payments for the coronavirus based on the number of days in the hospital or ICU.

The policy covers many events and has no health questions, and it is guaranteed to issue to you and your spouse if you elect to cover them, regardless of health status. We will cover your children (to age 26) at no additional cost. (Coverage on children is half the lump sum amount you choose).

In addition, a \$100 wellness benefit for you and your spouse is covered. That wellness payment is for your annual physical or cancer screening. It pays once per calendar year.

HOW DO YOU ENROLL: All enrollment is done directly with an Aflac representative. Your enrollment application will be processed by this representative, typically in a zoom meeting or face-to-face as necessary. The effective date of coverage is always the first of the month. For the effective date in the following month, applications must be submitted two weeks before the 1st of the next month. If the application is taken after the fifteenth month, the effective date will be the 1st of the following month.

When you are ready to enroll or discuss these benefits, please call Terence Cornell at **281-657-5985** or email Terence_Cornell@us.aflac.com.