



Contact Your Aflac Agent, Judi Dadd, at 517/853-0713 to schedule an appointment to enroll or make any changes. Open Enrollment ends September 30, 2015

September is Open Enrollment at Lansing School District
Schedule an appointment with Agent Judi Dadd at 853-0713; or email: Daddjd@aol.com

Did you know? If you have an accident or an illness, Aflac pays cash to assist with your co-pays, unpaid medical bills or even regular monthly expenses like mortgage/rent, car payment, groceries, etc. – the choice is yours.

Aflac policies will help you cope with daily living expenses and out of pocket costs associated with accidents and illnesses...

Costs that major medical insurance were *never* intended to cover.

The following policies are available to apply for:

ACCIDENT ADVANTAGE Option 3

This updated policy (August 2015) is for treatment of covered injuries that occur 24/7 (work or home). Treatment may be at the Emergency Room, by your family physician/chiropractor/dentist, an after hour clinic, etc. Injuries may include the diagnosis of fracture or broken bone, burn, laceration, contusion, sports injury, hunting injury, vehicle accident, slip and fall, pulled muscle, broken tooth, strain, sprain, and many more. If you have an Accident policy and you want to upgrade to this one you will need to meet with your Agent. Ask for a brochure for more details.

| | |
|-----------------------------|---|
| Initial Treatment | Hospital emergency room with x-ray: \$200 Hospital Emergency room without x-ray: \$170 Office or facility (other than hospital E.R. with X-ray):\$150 Office or facility (other than a hospital E.R.) without x-ray: \$120 |
| Follow-up Visits | \$35 per visit (up to 6 per injury) |
| Physical Therapy | \$35 per visit (up to 10 per injury) |
| Lump Sum | \$35-\$12,500 per injury |
| Initial Hospitalization | \$1000 (1 st 18 hr confinement) |
| Daily Hospitalization | \$250 per day up to 365 days |
| Initial Intensive Care | \$2,000 (1 st 18 hr confinement) |
| Daily Intensive Care | Add \$400 per day up to 15 days |
| Blood/Plasma/Platelets | \$200 per injury |
| Prosthesis | \$800; Repair or Replacement additional \$800 |
| Ambulance | \$200/Ground; \$1500/Air |
| Lodging | \$125 per night |
| Rehabilitation | \$150 per day |
| Transportation | \$600 per trip/over 100 miles from home or injury |
| Appliances | \$25-\$300 |
| Annual Wellness | \$60 per year |
| Home Modification | \$3,000 per covered accident |
| Family Support Benefit | \$20 per day up to 30 days per covered accident |
| Organized Sporting Activity | Additional 25% of the benefits payable, limited to \$1,000 per policy/per calendar yr. |
| Accidental Death | Up to \$150,000; Additional Accident Death available from \$7,000 to \$35,000; |
| Accidental Dismemberment | \$300 to \$40,000 |

| Accident Monthly Rate/3a | |
|--------------------------|---------|
| Individual | \$22.10 |
| Husband/Wife | \$31.33 |
| One Parent Family | \$37.05 |
| Two Parent Family | \$47.97 |

HOSPITAL ADVANTAGE *Essential Plan* This policy covers treatment for an Accident or Illness and has four Options (*levels of coverage*) to choose from. Ask for a brochure for more details.

- Option 1** Hospital confinement (\$500); Rehabilitation (\$50/day); Hospital Emergency Room (\$50 per day, up to 2 per year); Hospital Short Stay (\$50 per day, up to 2 per year);
- Option 2 Adds** Physician Visits (3 to 6 at \$25 each); Medical Diagnostic & Imaging (\$150); Ambulance \$100-\$1000);
- Option 3 Adds** Surgical (\$50 - \$1000) and Invasive Diagnostic Exams (\$100);
- Option 4 Adds** Daily Hospital Confinement (\$100/day); and Intensive Care Confinement (\$100/day).

| Essential Plan Monthly | Option 1 | Option 2 | Option 3 | Option 4 |
|------------------------|----------|----------|----------|----------|
| Individual | \$18.85 | \$26.39 | \$34.06 | \$43.42 |
| Individual & Spouse | \$26.65 | \$42.64 | \$55.51 | \$73.06 |
| One Parent Family | \$25.09 | \$39.39 | \$47.45 | \$57.20 |
| Two Parent Family | \$29.90 | \$48.49 | \$61.23 | \$75.14 |

CANCER CARE *Select Plan*

This policy pays benefits as a result of the disease of Cancer or an Associated Cancerous Condition. Ask for a brochure for more details.

- Initial Diagnosis \$2,000 Adult, \$4,000 Dependent Child
- Medical Imaging with Diagnosis \$75, 2 per year
- NCI Evaluation/Consultation \$500
- Injected Chemotherapy \$300/week
- Non Hormonal Oral Chemotherapy \$135 per prescription up to \$405 per month
- Hormonal Oral Chemotherapy \$135 per prescription up to \$405 per month, \$50/month after 24 months
- Topical Chemotherapy \$100 per prescription up to \$405 per month
- Radiation Therapy \$175 per week
- Experimental Treatment \$175 per week
- Immunotherapy \$175 per month, \$875 max
- Antinausea \$50 per month
- Stem Cell Transplantation \$3500 max per covered person
- Bone Marrow Transplantation \$3500 max per covered person, \$500 to donor
- Blood and Plasma Inpatient \$85 per confinement days; Outpatient \$140 per day
- Surgical/Anesthesia \$50-\$1700
- Skin Cancer Surgery \$20-\$200
- Additional Surgical Opinion \$100 per day
- Hospital Confinement up to 30 days Insured/Spouse \$100/day; Dependent Child \$125/day
- Hospital Confinement over 30 days Insured/Spouse \$200/day; Dependent Child \$250/day
- Outpatient Hospital Surgical Room \$100
- Extended Care Facility \$75/day up to 30
- Home Health Care \$50/day up to 30
- Hospice Care \$1,000 first day; \$50/day up to max of \$12,000
- Nursing Services \$50/day
- Surgical Prosthesis \$1,000, \$2000 max per covered person
- Nonsurgical Prosthesis \$90/per occurrence; \$180 max
- Reconstructive Surgery \$110-\$1000
- Egg Harvesting and Storage \$500 to have oocytes extracted; \$175 storage; \$675 max
- Ambulance \$250 ground; \$2000 air
- Transportation \$.35/mile; max \$1000 per round trip
- Lodging \$50/day; 90 days max per year
- Bone Marrow Donor Screening \$40 max per covered person
- Annual Wellness \$40 per covered person

Optional Riders are available to provide additional benefits on the Cancer Care Plan, which include the Initial Diagnosis Rider (**IDR**), Dependent Child Rider (**DCR**) and Specified Disease Rider (**SDR**). Ask for a brochure for more details.

| Cancer Care Select | Base | IDR-5 Units | DCR | SDR | Total |
|---------------------|---------|-------------|-----|------|---------|
| Individual | \$17.94 | 5.85 | .00 | .91 | \$24.70 |
| Individual & Spouse | \$28.99 | 13.00 | .00 | 1.69 | \$43.68 |
| One Parent Family | \$17.94 | 5.85 | .91 | .91 | \$25.61 |
| Two Parent Family | \$28.99 | 13.00 | .91 | 1.69 | \$44.59 |

DENTAL *Essential* If you use your maximum dental benefit before the year is over you may need additional benefits. *This policy has an Annual maximum benefit of \$1200 per person covered; with a Building Benefit that increases the annual benefit by \$100 each year for up to 5 years.* This policy provides for freedom of choice (*choose any dentist*). Benefits are always paid regardless of other dental insurance. No deductible, no pre-certification, easy to understand. Some waiting periods apply. Ask for a brochure for more details.

| Dental Essential Monthly Rate | |
|-------------------------------|---------|
| Individual | \$24.05 |
| Husband/Wife | \$42.38 |
| One Parent Family | \$42.12 |
| Two Parent Family | \$60.71 |

SHORT TERM DISABILITY This policy is for the employee only and provides benefits when you are unable to work due to an accident off the job or an illness. Guaranteed to issue for any applicant who applies for 3 or 6 months of coverage, work 19 hours per week and make a minimum of \$9,000 per year. Rates vary based upon annual salary, length of desired coverage and elimination period so consult your agent with specifics so you can receive a quote. Ask for a brochure for more details.

IMPORTANT NOTE REGARDING SHORT TERM DISABILITY: This short term disability policy may pay benefits for: missing work during the summer months if you go off work prior to the last day of school; and may include maternity benefits.

Aflac Plus Rider Enhancements are available to add to your current Accident, Hospital or Short Term Disability policy. This critical illness policy pays a \$5,000 lump sum for diagnoses of one of 16 major critical illnesses. Additional benefits included for subsequent critical illness, as well as ten additional diagnoses. Ask the Agent for rates. Ask for a brochure for more details.

Contact the Lansing School District’s Agent Judi Dadd, at 853-0713, to schedule an appointment.
 Ask about Aflac’s new One Day Pay and Direct Deposit options.
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This is only a summary of coverage. Please refer to your policy for details.
 All premium is payroll deducted on a pre-tax basis. You may apply only for the coverage you desire.
 Eligible children are covered to age 26.
 All policies are completely portable after paying one month premium.