



*So many members have already reaped the benefits of Aflac over the last 23 years!*

Dear NYCDSA Member,



NYCDSA is excited to announce that Aflac will be conducting a benefits Open Enrollment effective today! Aflac helps with expenses health insurance does not cover by paying cash directly to you if you become hurt or sick. Aflac policies provide benefits for various medical treatments, giving employees money to use for everyday bills, deductibles, and simple things like groceries. This year it is especially important to review the Aflac benefits offered and make educated decisions for you and your families.

The chart below shows the Aflac insurance policies you are eligible to apply for/enroll in.

<b>Coverage</b>
<b>Accident</b>
<b>Cancer/Critical Illness</b>
<b>Hospital Choice</b>
<b>Maternity Options</b> <i>(must enroll prior to conception)</i>
<b>Whole &amp; Term Life Insurance</b>

Aflac open enrollment is HAPPENING NOW via virtual one-on-one meetings or a call. In order to enroll, you **MUST** book a meeting with me. **Simply scan the QR code above with the camera on your cell phone to watch a 3 Minute Video explaining the importance of Aflac. You will also be able to make an appointment.**

**As a reminder, Aflac pays you, not your hospital or doctor. Below is a summary of the programs offered.**

- Accident:** This plan pays you cash benefits for minor or major accidents. You receive cash if due to an accident you need PT, surgery, crutches, follow-up treatments, hospitalization and much more! *Accidental life insurance included.* Covers ON & OFF the job. Great for families with children in sports!
- Hospital Choice:** This plan pays you and your family a pre-determined lump sum for hospital admission. Benefits for routine visits, lab work, imaging, surgical benefits a much more! Great for Maternity!
- Cancer/Critical Illness:** This plan pays a lump sum for being diagnosed with Cancer. This plan pays benefits for chemo, radiation, hospitalization, bone marrow transplantation, experimental treatments and so much more. There is a \$75 annual cancer screening benefit included; children are free on this plan. Can add additional coverage to cover Heart Attack, Stroke, Sudden Cardiac Arrest, End-Stage Renal Disease, etc. Peace of Mind Coverage!
- Whole & Term Life Insurance:** Group discounted options up to \$500K with no medical exam. Make sure you *OWN* life insurance as Aflac life is portable and will follow you at the same rate.

**CURRENT POLICYHOLDERS MIGHT BE OWED MONEY!!!  
REACH OUT TO MY ASSISTANT, EMILY -EGARNER@COMMUNICORP.COM IF YOU NEED HELP**

**I look forward to helping you! Happy Open Enrollment!**

Sincerely, **Kim Dymond**

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516-361-8430

## AFLAC ACCIDENT ADVANTAGE – OPTION 4 BENEFIT OVERVIEW

BENEFIT NAME	BENEFIT AMOUNT
INITIAL ACCIDENT HOSPITALIZATION BENEFIT	\$1,950 when admitted for a hospital confinement of at least 18 hours or \$3,250 when admitted directly to an intensive care unit of a hospital for a covered accident, per calendar year, per covered person
ACCIDENT HOSPITAL CONFINEMENT BENEFIT	\$215 per day, up to 365 days per covered accident, per covered person
INTENSIVE CARE UNIT CONFINEMENT BENEFIT	\$800 per day for up to 15 days, per covered accident, per covered person Payable once per 24-hour period and only once per covered accident, per covered person
ACCIDENT TREATMENT BENEFIT	Hospital emergency room with X-ray: \$220 Hospital emergency room without X-ray: \$170 Office or facility (other than a hospital emergency room) with X-ray: \$170 Office or facility (other than a hospital emergency room) without X-ray: \$120
AMBULANCE BENEFIT	\$250 ground ambulance transportation or \$1,875 air ambulance transportation
BLOOD/PLASMA/PLATELETS BENEFIT	\$300 once per covered accident, per covered person
MAJOR DIAGNOSTIC AND IMAGING EXAMS BENEFIT	\$375 per calendar year, per covered person
ACCIDENT FOLLOW-UP TREATMENT BENEFIT	\$65 for one treatment per day (up to a max of 6 treatments), per covered accident, per covered person
THERAPY BENEFIT	\$65 for one treatment per day (up to a max of 10 treatments), per covered accident, per covered person
APPLIANCES BENEFIT	Benefits are payable for the medical appliances listed below: Back brace: \$350      Wheelchair: \$350      Walker: \$120 Body jacket: \$350      Leg brace: \$150      Walking boot: \$120 Knee scooter: \$350      Crutches: \$120      Cane: \$25 Payable once per covered accident, per covered person
PROSTHESIS BENEFIT	\$1,000 once per covered accident, per covered person
PROSTHESIS REPAIR OR REPLACEMENT BENEFIT	\$1,000 once per covered person, per lifetime
REHABILITATION FACILITY BENEFIT	\$200 per day
HOME MODIFICATION BENEFIT	\$4,000 once per covered accident, per covered person
ACCIDENT SPECIFIC-SUM INJURIES BENEFITS	Pays benefits for the treatments listed below: <b>DISLOCATIONS</b> .....\$120–\$4,500 <b>BURNS</b> .....\$135–\$13,000 <b>SKIN GRAFTS</b> ..... 50% of the burns benefit .....amount paid for the burn involved <b>EYE INJURIES</b> Surgical repair .....\$350 Removal of foreign body by a physician .....\$75 <b>LACERATIONS</b> Not requiring sutures.....\$40 Less than 5 centimeters.....\$90 At least 5 cm but not more than 15 cm .....\$300 Over 15 centimeters.....\$600 <b>FRACTURES</b> .....\$150–\$4,000 <b>CONCUSSION (BRAIN)</b> ..... \$150 <b>EMERGENCY DENTAL WORK</b> Broken tooth repaired with crown.....\$500 Broken tooth resulting in extraction.....\$160 <b>PARALYSIS</b> Quadriplegia .....\$12,500 Paraplegia .....\$6,250 Hemiplegia .....\$4,750 <b>SURGICAL PROCEDURES</b> .....\$250–\$1,500 <b>MISCELLANEOUS SURGICAL PROCEDURES</b> .....\$140–\$350 <b>PAIN MANAGEMENT (NON-SURGICAL)</b> Epidural.....\$100
ACCIDENTAL-DEATH BENEFIT	Common-Carrier Accident      Other Accident
	INSURED      \$250,000      \$65,000
	SPOUSE      \$250,000      \$65,000
	CHILD      \$38,000      \$20,000
ACCIDENTAL-DISEMBLEMENT BENEFIT	\$300–\$50,000
CONTINUATION OF COVERAGE BENEFIT	Waives all monthly premiums for up to two months, if conditions are met
WAIVER OF PREMIUM BENEFIT	Yes
TRANSPORTATION BENEFIT	\$700 per round trip, up to 3 round trips per calendar year, per covered person
FAMILY LODGING BENEFIT	\$150 per night, up to 30 days per covered accident

REFER TO THE DISCLOSURE STATEMENT AND POLICY FOR COMPLETE BENEFIT DETAILS, DEFINITIONS, LIMITATIONS AND EXCLUSIONS.