

## AFLAC SUPPLEMENTAL PLANS

## ACCIDENT INSURANCE

Accident insurance pairs well with those who have active lifestyles or children involved in sports/other extracurricular activities. This plan is designed to pay benefits directly to you based on treatment received and injuries sustained from a covered accident.

Benefit and Amount						Provisions
	LOW PLAN	HIGH PLAN		LOW PLAN	HIGH PLAN	
<b>Urgent Care</b>	\$100	\$200	<b>X-Ray</b>	\$25	\$50	<ul style="list-style-type: none"> <li>• On / Off the job</li> <li>• Over 20 additional benefits</li> <li>• No limit on the number of accidents</li> <li>• 25% Organized Athletic Activity Rider</li> <li>• Portable at the same rate</li> </ul>
<b>Follow Up</b>	\$100 (2)	\$200 (2)	<b>Lacerations</b>	up to \$400	up to \$800	
<b>Physical Therapy</b>	\$50 (10)	\$100 (10)	<b>Concussion</b>	\$300	\$600	
<b>Fractures</b>	up to \$6,000	up to \$10,000	<b>Hospital Admission</b>	\$800	\$1,600	
<b>Dislocations</b>	up to \$6,000	up to \$10,000	<b>Hospital Confinement</b>	\$200 (16 days)	\$400 (16 days)	

*Fracture Schedule			*Dislocation Schedule		
	LOW PLAN	HIGH PLAN		LOW PLAN	HIGH PLAN
<b>Foot/Ankle/Kneecap/ Sacral/Sacrum/ Vertebral Processes</b>	\$500	\$750	<b>Finger/Toe</b>	\$240	\$400
<b>Coccyx/Rib/Finger/ Toe/Forearm/Hand /Wrist/Lower Jaw/ Shoulder Blade/Collar Bone</b>	\$500	\$1,000	<b>Elbow</b>	\$600	\$1,000
			<b>Wrist</b>	\$750	\$1,250
			<b>Lower Jaw</b>	\$900	\$1,500
			<b>Hand</b>	\$1,050	\$1,750
<b>Facial Bones (except Teeth)/Upper Arm/ Upper Jaw</b>	\$750	\$2,000	<b>Foot/Ankle</b>	\$1,200	\$2,000
			<b>Shoulder</b>	\$1,500	\$2,500
<b>Leg/Pelvis/ Vertebrae</b>	\$1,500	\$2,000	<b>Knee</b>	\$1,950	\$3,250
<b>Skull (simple)</b>	\$1,500	\$2,500	<b>Hip</b>	\$3,000	\$5,000
<b>Sternum</b>	\$1,500	\$1,000			
<b>Hip/Thigh/Skull (depressed)</b>	\$3,000	\$5,000			

\*Open reduction fractures/dislocations will pay at 200% of the listed amount

<b>Health Screening Benefit - Low Plan &amp; High Plan</b>	\$50 Payable once per person per calendar year
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## CANCER INSURANCE

Cancer insurance provides essential financial support during one of life's most challenging times. It provides a lump sum directly to you, helping to cover treatment costs, medications, and other expenses that your primary insurance may not cover.

Choose a Benefit Amount	Covered Illnesses	Provisions
<b>\$10,000</b> <b>\$20,000</b> <b>\$30,000</b>  <b>Spouse</b> coverage at <b>100%</b> <b>Child(ren)</b> coverage at <b>50%</b> No additional premium	<b>Cancer (Internal or Invasive)</b> 100% <b>Non-Invasive Cancer</b> 25% <b>Skin Cancer</b> \$500 - Once per calendar year	<ul style="list-style-type: none"> <li>• <b>Guarantee Issue</b> No Pre-existing Condition Waiting period</li> <li>• <b>Different Illness Diagnosis:</b> 0-month separation</li> <li>• <b>Same Illness Diagnosis:</b> 3-month separation</li> <li>• <b>Portable at same rate</b> No maximum number of pay outs</li> </ul>

Health Screening Benefit	\$50 Payable once per person per calendar year
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Spouse rate based on employee age.

Eligible child(ren) are automatically covered to the age of 26 with no premium charged.

## CRITICAL ILLNESS INSURANCE

When a major illness is diagnosed, there can be several expenses that aren't covered by major medical insurance. Critical Illness insurance pays a lump sum benefit when a covered illness is diagnosed. This benefit would be paid directly to you to help cover out of pocket expenses.

Choose a Benefit Amount	Covered Illnesses	Provisions
<b>\$10,000</b> <b>\$20,000</b> <b>\$30,000</b>  <b>Spouse</b> coverage at <b>100%</b> <b>Child(ren)</b> coverage at <b>100%</b> No additional premium	<b>Cancer (Internal or Invasive)</b> 100% <b>Non-Invasive Cancer</b> 25% <b>Skin Cancer</b> \$500 - Once per calendar year  Heart Attack Stroke Major Organ Transplant End Stage Renal Failure	<ul style="list-style-type: none"> <li>• <b>Guarantee Issue</b> No Pre-existing Condition Waiting period</li> <li>• <b>Different Illness Diagnosis:</b> 3-month separation</li> <li>• <b>Same Illness Diagnosis:</b> 3-month separation</li> <li>• <b>Portable at same rate</b> No maximum number of pay outs</li> </ul>

Health Screening Benefit	\$50 Payable once per person per calendar year
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Spouse rate based on employee age.

Eligible child(ren) are automatically covered to the age of 26 with no premium charged.

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## HOSPITAL INDEMNITY PLAN

The cost of a hospital stay can be financially difficult if money is tight, and you're not prepared. Having the right coverage in place before you experience an unexpected sickness, or injury can help eliminate the stress of financial concerns and provide support when needed most.

Benefit Name	Amount
<b>Initial Hospital Confinement</b> (24 hrs.)	\$1,500 (once per sickness or accident per calendar year)
<b>Daily Hospital Confinement</b>	\$225 (up to 15 days)
<b>ICU Initial Confinement</b> (daily) (pays in addition to initial confinement)	\$1,500 (up to 15 days)
<b>ICU Daily Confinement</b> (pays in addition to daily confinement)	\$225 (up to 15 days)
Provisions	
<b>Guarantee Issue?</b>	Yes!
<b>Pre-existing Condition Waiting Period?</b>	No!
<b>Pre-existing pregnancy covered?</b>	Yes!
<b>Mental and Nervous Disorders covered?</b>	Yes!
<b>Drug and Alcohol Addiction covered?</b>	Yes!
<b>Portable?</b>	Yes!
Health Screening Benefit	\$50 Payable once per person per calendar year

## PERMANENT LIFE INSURANCE (only available during open enrollment)

Life Insurance	Chronic Care Rider	Provisions
<b>Employee Guaranteed Issue up to</b> \$150,000  <b>Spouse Guaranteed Issue up to</b> \$50,000  <b>Child Guaranteed Issue up to</b> \$25,000  <b>Permanent Rate and Benefit to age</b> 120	<b>Licensed or Non-Licensed</b>  <b>Benefit Trigger</b> 2 of 6 Activities of Daily Living - Bathing - Dressing - Toileting - Transferring - Feeding - Continence  <b>90-Day Elimination Period</b>  <b>4% of Life Insurance Volume payable for</b> <b>25 months</b> <b>Or 50% one-time lump sum</b>  <b>Restoration Rider</b> Restores the benefit amount reduced by payments for a Chronic Condition	<b>Guarantee Issue</b> without any medical questions  <b>Rates based on</b> employee age, spouse age, and tobacco status  <b>Waiver of Premium</b> If continuously disabled for 3 months, premiums are waived for up to 24 months without reducing the payable amount  <b>Terminal Illness Benefit</b> Less than 12-month life expectancy Up to 50% of life benefit is payable  <b>Portable</b> at the <b>same rate</b> even if you change jobs or retire

For enrollment in this plan, please schedule an appointment with a benefits counselor

[www.myenrollmentschedule.com/fortbend](http://www.myenrollmentschedule.com/fortbend).