



## 2019 CLEAT Supplemental Insurance Offerings through AFLAC and BEAZLEY

### Group Accident by AFLAC

The Aflac Group Accident plan provides cash benefits directly to your members (unless otherwise assigned) that help with out-of-pocket expenses —medical and nonmedical—associated with treatment in the event of a covered accident. Aflac Group Accident insurance can help cover the costs associated with the treatment of a covered acci-dental injury. More importantly, the plan helps your members focus on getting better, not worrying about how they'll pay their bills. Because Aflac pays cash benefits directly to the insured, our Group Accident plan gives your members the flexibility to use their benefits any way they see fit either on costs related to treatment or to help with everyday living expenses.

### Plan Features (Group Accident)

- Provides 24 hour (on and off job) protection
- Benefits are paid directly to the insured, unless other-wise assigned
- Coverage is available for all family members
- The plan doesn't have a waiting period for benefits
- Benefits do not reduce as insureds get older
- There's a two-year rate guarantee
- Coverage may be continued

*Benefits are paid regardless of any other medical insurance*

- Guaranteed-issue coverage is available (which means your members may qualify for coverage without having to answer health questions)
- Wellness Rider
- Accidental Death Rider
- Gunshot Wound Rider

### Group Critical Illness by AFLAC

The Aflac group Critical Illness plan provides cash benefits when an insured person is diagnosed with or treated for a covered critical illness—and these benefits are paid directly to your members (unless otherwise assigned). Aflac group Critical Illness insurance can help with the treatment costs of covered critical illnesses, such as cancer, a heart attack, or a stroke. More importantly, the plan helps your members focus on getting better (instead of the distraction and stress over the costs of medical and personal bills). Aflac group Critical Illness insurance gives your members the flexibility to help pay bills related to treatment or to help with everyday living expenses.

### Plan Features (Group Critical Illnes)

- Benefits are paid directly to the insured
- Benefit amounts are available up to \$15,000 for members and up to \$7,500 for spouses.
- Dependent children are covered at 50% of the member's amount at no additional charge.
- Guaranteed-issue coverage is available (which means your members may qualify for coverage without having to answer health questions).
- There are no pre-existing condition limitations.
- The plan doesn't have a waiting period for benefits.
- Benefits do not reduce as insureds get older.
- There's a two-year rate guarantee.
- Annual health screening benefits are included.
- Rates are based on age at the time of application and do not individually increase due to a change in age, health, or individual claim.

### Short Term Disability (Non-Occupational) by BEAZLEY

Disability insurance provides income replacement for workers who are unable to work, due to a disabling illness or injury. Short Term Disability insurance pays a percentage of salary replacement for a period of time until employees are able to return to work. The need for the product is widespread: Baby boomers have a one-in-three chance of becoming disabled for 3+ months during their working years, but few are aware or prepared. Not only can disabling illnesses and injuries impact health and lifestyle, they can also affect financial well-being. A LIFE Foundation study found that 49% of working Americans would have difficulty supporting themselves financially within a month after a disability.

### Plan Features (Short Term)

- Flexible benefit amounts, benefit periods, and salary replacement percentages.
- Portable (for up to two years)

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