

**AFLAC Benefits Available
for Classified and Management Employees of KCSOS**

AFLAC benefits are supplemental benefits that pay cash directly to you when you have a claim. Your health insurance pays the doctors and hospitals; AFLAF pays cash to you and you decide what bills to pay or how to use the money. AFLAC covers the unexpected health issues that may happen, such as a cancer illness, heart attack, accidental injury, and short-term disability. (Visit <http://www.aflac.com> for more information).

The following is a brief description of the AFLAC plans available to you through a payroll deduction. Please stop by the Human Resources Department for AFLAC brochures and rates.

Short Term Disability – effective 1/18/13 – Short Term Disability is available to employees who work at least 19 hours per week. In addition, you can get up to \$1,300 per month guaranteed – no medical questions asked, just a one year pre-existing waiting period.

Short Term Disability pays immediately if you are injured off the job, beginning with Day 8 if you are sick and the doctor takes you off work. AFLAC pays you up to six months. The amount paid depends on your annual income. As your income increase, you will need to increase your disability coverage; it is not automatic.

Off The Job Personal Accident Indemnity – plan pays \$1,000 for the first day and \$250 each subsequent day of hospitalization due to a covered accidental injury. Plan pays you for doctor visits, physical therapy, surgery, and more.

Cancer – plan pays \$2,000 (level 2) or \$5,000 (level 3) if diagnosed with internal cancer. This amount increases by \$500 per year to age 65. AFLAC also pays \$300 per day of hospitalization, \$300 per day for chemo or radiation treatment, and other additional benefits.

Hospital Protection – plan pays benefits each day of hospitalization for sickness (\$500) or injury (\$600) per day for the first 5 days, \$100 per day after day 5, in or outpatient surgery, diagnostic exams.

Specified Health Event – plan pays \$5,000 if you have a heart attack, stroke, coma, paralysis, end state renal failure, major third degree burns, coronary artery bypass surgery and/or major human organ transplant, \$300 per day id hospitalized – more if the patient is in ICU or CCU.

Please contact Cheryl O'Brien, AFLAC representative, at (661) 805-3725 or email cheryl_obrien@us.aflac.com if you have questions or need further information. She will contact you and set up an appointment to meet with you.

