



AFLAC-Group Product Overview

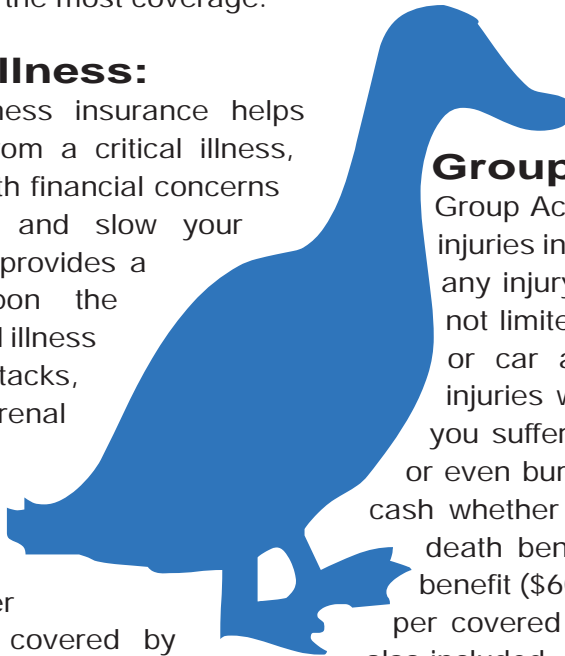
AFLAC Helps Pay What Major Medical Doesn't

Aflac is supplemental insurance that provides you and your family cash in your time of need. All Aflac benefits are paid to you directly, regardless of how much your health insurance covers. These benefits are paid separately and may overlap with other available plans in order to give you the most coverage.

Group Critical Illness:

Aflac Group Critical Illness insurance helps employees recuperate from a critical illness, without burdening you with financial concerns that can cause stress and slow your recovery time. The plan provides a lump-sum payment upon the diagnosis of each covered illness including cancer, heart attacks, heart surgeries, strokes, renal failure and more.

The plan's lump-sum cash benefits (\$10,000, \$20,000 or \$30,000) can be used to help cover medical expenses (not covered by your major medical insurance), routine living expenses and even miscellaneous out-of-pocket expenses like travel and lodging. Aflac Group Critical Illness coverage helps to alleviate your financial stress which can take away from a healthy recovery. Cash benefits for annual health screenings (\$50) and mammograms (\$200) are also included.



Group Accident Insurance:

Group Accident insurance provides benefits for injuries incurred both on and off-the-job. Virtually any injury you seek treatment for including but not limited to, work-related injuries, motorcycle or car accident injuries and sports-related injuries will all qualify for the benefit. Whether you suffer a fracture, torn ligament, dislocation, or even burns and cuts, this plan will provide you cash whether you miss work or not. An accidental death benefit (up to \$100,000) and a wellness benefit (\$60 for routine exams, paid once per year per covered person, starting the 13th month) are also included.

Group Hospital Indemnity:

Insurance designed especially for hospital stays of any kind. Coverage includes a daily benefit for hospital confinement due to any illness, injuries, and even child birth. Receive additional benefits for doctor visits, surgeries and more.

HOW TO SIGN UP

For questions or to enroll, contact:

Will Stover

Phone:

(888) 822-3994

E-mail: WStover@integratedlabor.com

Only Available During Open Enrollment!

Visit www.Aflac.com/AFSCME127 for more info and to enroll.

CONTACT US

ILS Insurance Services

Email: wstover@integratedlabor.com

Phone: 888.882.3994

Fax: 888.831.4760

Address: PO Box 34547
San Diego, CA 92163



AFSCME 127

AFLAC Premiums (Bi-weekly)

Group Accident Plan				
	Employee Only	EE & Spouse	EE & Children	Family
	\$7.48	\$10.69	\$14.26	\$17.47

Group Critical Illness Plan								
Employee Non-Tobacco				Employee Tobacco				
	\$10,000	\$20,000	\$30,000		\$10,000	\$20,000	\$30,000	
18-29	\$3.07	\$5.33	\$7.59	18-29	\$4.55	\$8.29	\$12.03	
30-39	\$4.64	\$8.47	\$12.30	30-39	\$7.41	\$14.01	\$20.61	
40-49	\$9.12	\$17.43	\$25.73	40-49	\$18.30	\$35.79	\$53.29	
50-59	\$14.86	\$28.90	\$42.95	50-59	\$28.92	\$57.03	\$85.13	
60-64	\$23.29	\$45.76	\$68.24	60-64	\$45.76	\$90.72	\$135.67	
Spouse Non-Tobacco				Spouse Tobacco				
	\$5,000	\$10,000	\$15,000		\$5,000	\$10,000	\$15,000	
18-29	\$1.94	\$3.07	\$4.20	18-29	\$2.68	\$4.55	\$6.42	
30-39	\$2.73	\$4.64	\$6.56	30-39	\$4.11	\$7.41	\$10.71	
40-49	\$4.96	\$9.12	\$13.27	40-49	\$9.56	\$18.30	\$27.05	
50-59	\$7.83	\$14.86	\$21.88	50-59	\$14.86	\$28.92	\$42.97	
60-64	\$12.05	\$23.29	\$34.53	60-64	\$23.29	\$45.76	\$68.24	
All dependent children up to age 26 are included at no extra cost, and Spouses are limited to 50% of the employee's coverage.								

Group Hospital Indemnity				
	Employee Only	EE & Spouse	EE & Children	Family
Plan 2	\$19.32	\$38.41	\$29.33	\$48.42
Plan 4	\$28.18	\$56.01	\$42.03	\$69.86

AFSCME Local 127 offers additional Aflac plans which are available anytime with medical underwriting:

Cancer Care: Three different levels of cancer only coverage are available.

Intensive Care, Specified Health Event Protection, and Life Insurance.

Please contact Will Stover at 888-822-3994 for more the plan details and Rates.

A \$0.47 administrative fee is added per policy per pay period to cover the cost of administering this program by your association, no member dues dollars are used to cover the costs of enrollment, reconciling, and general policy support related to this program



For more information contact Will Stover
P. 888-822-3994 E. wstover@integratedlabor.com

