

Aflac for The San Diego Municipal Employee's Association

The following Aflac insurance plans are now available to all members until June 30th 2016.



1

Group Accident Insurance

- Medical Fee Benefit
- Accidental Death Benefit
- Fractures and Dislocations Benefits
- Burns Benefit, and more.

2

Group Critical Illness Insurance

- Pays a lump sum benefit for a covered critical illness: cancer, heart attack, stroke, major organ transplant, and end-stage renal failure.
- Pays a health screening benefit when you have one of the covered health screening tests.

3

Group Hospital Indemnity Insurance

- Hospital Admission Benefit
- Hospital Confinement Benefit
- Hospital Emergency Room/Physician Benefit

Visit www.aflac.com/sdmea or contact Will Stover at 619-535-7240 for more information about plan benefits, limitations, and exclusions during open enrollment.

Aflac for The SDMEA:

- Aflac is different from major medical insurance; it's insurance for daily living.
- Aflac pays you cash benefits, unless otherwise assigned, to use as you see fit.
- Aflac benefits can help with unexpected expenses.
- Aflac offers competitive rates.
- Aflac processes claims quickly—usually within four days.¹

This is a brief product overview only. The plan has limitations and exclusions that may affect benefits payable. Refer to the plan for complete details, limitations, and exclusions.

¹Company statistics, December 31, 2014.



Continental American Insurance Company (CAIC), a proud member of the Aflac family of insurers, is a wholly-owned subsidiary of Aflac Incorporated and underwrites group coverage. CAIC is not licensed to solicit business in New York, Guam, Puerto Rico, or the Virgin Islands. For groups situated in California, group coverage is underwritten by Continental American Life Insurance Company.

SDMEA

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		
	\$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
All dependent children up to age 26 are included at no extra cost.								

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

The SDMEA offers additional Aflac plans which are available anytime with medical underwriting:

- 1: Cancer Coverage:** This plan pays benefits for Cancer related services only.
- 2: Specified Health Event Protection:** This plan covers heart attacks and other specified diseases (no cancer).
- 3: Group Life Insurance**

Please contact Will Stover at 619-535-7240 for more plan details and rates.

A \$0.69 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
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