



# CITY OF FITCHBURG

AFLAC BENEFITS- [www.aflac.com/CityofFitchburg](http://www.aflac.com/CityofFitchburg)



## COVERAGE FOR INJURY, ILLNESS, AND MATERNITY

### SHORT-TERM DISABILITY

#### 24 HOUR COVERAGE

Income protection if you are unable to work due to any accidental injury or any physical illness. Pays cash payments to you for missing work.

### HOSPITAL CARE

Aflac hospital is designed for hospital stays. It provides you cash for hospitalization to help with hospital expenses when you or a family member is admitted to the hospital.

## COVERAGE FOR MEDICAL EVENTS (TREATMENT AND DIAGNOSIS)

### CRITICAL ILLNESS

Aflac critical illness insurance can help with the treatment costs of life-changing illnesses and health events so you can stay focused on recuperation. Lump sum amount for heart attack, stroke, cancer, sever burns, loss of sight or speech, and many other major illnesses.

### ACCIDENT PLAN

Aflac accident insurance pays cash benefits to help provide peace of mind during the different stages of accident care and recovery. Benefits can be used to help pay for emergency treatment, as well as for treatment related transportation and lodging.

## CHANGES TO EXISTING COVERAGE

### LONG TERM DISABILITY

#### 24 HOUR COVERAGE

Protects your income from end of Short Term Disability to **5 years** (Age 60 or older reduces 5 year benefit duration. Policy includes Mental Illness & Alcohol or Drug Abuse benefit) **INCOME & ATTAINED AGE AUTOMATICALLY UPDATE TO REFLECT MAXIMUM BENEFIT JULY 1ST EACH YEAR**

- Individual, choice-driven coverage at reduced group rates
- Available to BENEFIT ELIGIBLE employees
- Cost & Benefits customized to your needs
- Payroll Deduction
- Rates locked on yearly basis
- 100% Portable and guaranteed renewable
- Spouse & dependent coverage available
- **Click link to schedule-** <https://calendly.com/ks-benefits-meetings>

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For over 60 years we've been dedicated to helping people protect what matters by providing financial security and peace of mind when they've needed it most.

