Welcome To Benefit Enrollment

This is a brief product overview of Aflac. The plans have limitations and exclusions that affect benefits payable. Please refer to the plans for complete details, limitations and exclusions.
Get help with expenses health insurance doesn't cover

Protect your income
When life gives you setbacks, Aflac is here to help you make a comeback.
Product features

- Individual policies are guaranteed renewable.
- Benefits on individual policies are paid directly to policyholders, unless otherwise assigned.
- Coverage is portable.
- Historical rate stability.
Accident

Accidents happen. When a covered accident happens to you, our accident insurance policy pays you cash benefits (unless otherwise assigned) to help with the unexpected medical and everyday expenses that can begin to add up almost immediately.
**Sample Benefits**
- Hospital Admission and Confinement
- Lodging
- Emergency Treatment Benefit
- Medical Appliances
- Fractures & Dislocations
- Physical Therapy
- Wellness
- Accidental Death

24-hour coverage, which provides benefits if you are injured at home or at work. Children involved with sports. Minor to major injuries covered to provide additional Safety Net.
Cancer/Specified-disease

Coverage when you really need it. Our Cancer Protection Assurance insurance policies help cover innovative treatments with benefits that care for you as a whole person. Learn how Aflac benefits can help.
Cancer/Specified-disease

Some of the specified diseases covered

- Cancer
- Adrenal hypofunction (Addison’s disease) Amyotrophic lateral sclerosis (ALS or Lou Gehrig’s disease)
- Botulism
- Cerebral palsy
- Cystic fibrosis
- Encephalitis (including encephalitis contracted from West Nile virus)
- Huntington’s chorea
- Lyme disease
- Meningitis (bacterial)
- Multiple sclerosis
- Muscular dystrophy
- Systemic Lupus
- Rabies and more!
Critical illness

Serious illnesses such as a heart attack or stroke can have an impact on your financial health. Aflac’s Critical Care Protection insurance can help provide peace of mind if you experience a covered health event.
Critical illness

Sample Benefits

• Heart Attack (Myocardial Infarction)
• Stroke
• Major Organ Failure
• End Stage Kidney Disease
• Coronary Artery Bypass Surgery
• Coma, Severe Burn, Paralysis
• Intensive care benefits
• Continuing Care Benefits
• Daily Hospitalization Benefits
• Transportation
• Lodging
Hospital Choice

Even a quick trip to the emergency room can result in costly medical bills that health insurance may not cover leaving you with out-of-pocket expenses. That’s where Aflac can help.
Sample Benefits
Coverage is available for you, your spouse and dependent children. Guaranteed Issue

- Initial Hospital Confinement Benefit ($500-$2000)
- ER Benefit
- Hospital Short Stay/Observation

**Riders Available to increase coverage options:**
- Physician Visits
- Laboratory Tests/Xray
- Major Diagnostic Exams
- Daily Hospitalization Benefits
- Hospital Intensive Care Unit
- Inpatient and Outpatient Surgical
Short Term Disability

Your paycheck helps you maintain your current way of life. If you find yourself unable to work, short-term disability insurance will provide cash to help ease the financial stress of a covered illness or injury.
Short Term Disability

- Monthly Benefit amount is dependent on Annual Gross Income
- Customize your Elimination Period (Injury/Sickness)
- Benefit period options include 3 month and 6 months of coverage
Ready to consider building your Benefits Portfolio?
A Benefit Portfolio Example

A supplemental insurance plan also fits in with health savings accounts (HSAs). Employees with high-deductible health plans can’t use their HSAs to pay for supplemental insurance, but they can use supplemental insurance to help with health-related expenses.

Let’s say that a staff member who has an HSA has a stroke. She could use her HSA to pay for eligible expenses, such as a blood pressure monitor. But she also wants to buy things that help her condition and her overall health, such as a gym membership, which is not HSA-eligible. If she has Aflac’s critical illness insurance plan, Aflac would pay benefits directly (unless otherwise assigned) that she could use as she sees fit. She could use it to help pay for a fitness program to assist with recovery — or put it toward a blood pressure monitor, if she would prefer to reserve her HSA funds for other eligible expenses.
Aflac provides an online customer portal just for you!

MyAflac is your go-to tool for

• View and managing your policies
• Filing claims and viewing claims status
• Enroll in Direct Deposit
• View status changes made to your policy
• Enroll in Aflac Always
• View your agents contact information
24-hour coverage, which provides benefits, if you are injured at home or at work, so let’s talk!
Aflac offers an Independent Agent Representing Aflac to NDSU staff & faculty!

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Not ready to sign up

That’s okay too! You are may sign up during the year at any time.

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Gratitude

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