

# CWA Local 1038 Member Aflac Plans



## Aflac for CWA1038 members:

- Aflac is different from major medical insurance; it's insurance for daily living.
- Aflac pays cash benefits to the policyholder, unless otherwise assigned, to use as they see fit.
- Aflac benefits can help with unexpected expenses.
- Aflac offers competitive rates.

Aflac **DENTAL** is now available to Local 1038 Members:

**\*NEW PLAN\* DENTAL Can be used as a stand-alone plan or supplement another dental plan.** You can go to dentist of your choice, there is no list of providers. Fully portable – goes into retirement.

### Short-Term Disability

How would you pay your bills if you're disabled and can't work? An Aflac Group short-term disability insurance policy can help provide you with a source of income while you concentrate on getting better.

### Cancer & Critical Illness Plans

It's good to be prepared. Aflac cancer & critical illness insurance will pay if you experience a covered health event to help with out of pocket expenses associated with these illnesses.

### Whole or Term Life

With Aflac's whole life or term life insurance, you can rest easy knowing that your family will have financial security when they need it most. This plan will be guaranteed issued this year **ONLY** during open enrollment and will be guaranteed issue for all new hires.

### Hospital Confinement Indemnity

Hospital stays are expensive. An Aflac hospital confinement indemnity insurance policy can help ease the financial burden of hospital stays by providing cash benefits.

### Accident

Accidents happen. When a covered accident happens to you, our accident insurance policy pays you cash benefits to help with the unexpected medical and everyday expenses that begin to add up almost immediately.

**For more information about enrolling, policy benefits, limitations and exclusions please visit:**

Linda Dunfee at 856-251-0570 or

Kim Tomlin 609-970-9166

[Linda\\_dunfee@us.aflac.com](mailto:Linda_dunfee@us.aflac.com)

[Kimborough\\_tomlin@us.aflac.com](mailto:Kimborough_tomlin@us.aflac.com)

This is a brief product overview only. Benefits/premium rates may vary based on plan selected. Optional riders are available at an additional cost. Policies have limitations and exclusions that may affect benefits payable. Refer to the policy for complete details, limitations, and exclusions.

<sup>1</sup>Aflac processes most claims in about four days. Processing time is based on business days, after all required documentation needed to render a decision is received and no further validation and/or research is required. Individual Company Statistic, 2017.

Individual coverage is underwritten by American Family Life Assurance Company of Columbus.

Worldwide Headquarters | 1932 Wynnton Road | Columbus, Georgia 31999