



**Welcome  
Sunstone Employees!**

## Your company provides **Aflac Benefits!**

Aflac provides YOU with cash benefits that can help with expenses should you have a covered accident or sickness. There are a variety of beneficial options that can fit nearly any budget.

Coverage is available by payroll deduction, providing you with a group discounted rate and access to plans you could not find otherwise.





## AFLAC

- **Aflac is a Fortune 500 company = Financially Stable**
- **Voted most Ethical Insurance Company 19 years consecutively by the Ethisphere Institute**
- **Fast pay on claims**
- **All policyholders have my contact information and can reach out for assistance**

# Sick or Injured



2 Main Types of  
***Expenses*** that are  
a concern:

*What are they?*

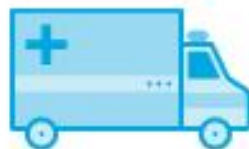




# Product Features

- **Benefits are paid directly to policyholders, unless otherwise assigned**
- **No Coordination of benefits**
- **Coverage is portable**
- **Policies are guaranteed renewable, rate stability.**
- **Plans available as Individual, Insured/Spouse, 1 Parent & 2 Parent Family basis.**
- **Most plans are between \$5-15 per week.**





## Accident

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



## What does the Aflac Accident Insurance policy include?

- A preventative care benefit payable for routine medical exams.
- Benefits payable for fractures, dislocations, lacerations, concussions, burns, emergency dental work, eye injuries and surgical procedures.
- Benefits payable for initial treatment as well as follow-up care including therapy and mental health treatment.
- A hospital confinement benefit that increases every year you have the policy, for a five-year period.
- An intensive care unit benefit that increases every year you have the policy, for a five-year period.
- An accidental death benefit.







## Hospital indemnity

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 from a covered sickness, injury or maternity . That's where Aflac can help.





## Choose the Policy and Riders that Fit Your Needs

BENEFIT	DESCRIPTION
HOSPITAL CONFINEMENT	Pays \$500; \$1,000; \$1,500; or \$2,000. You choose the benefit amount at the time of application. Payable once per calendar year, per covered person.
REHABILITATION FACILITY	Pays \$100 per day; limited to 15 days per confinement. Limited to 30 days per calendar year, per covered person.
HOSPITAL EMERGENCY ROOM	Pays \$100 for treatment in a hospital emergency room. Limited to 2 payments per calendar year, per covered person.
HOSPITAL SHORT-STAY	Pays \$100 for hospital stays of less than 23 hours. Limited to 2 payments per calendar year, per policy.
WAIVER OF PREMIUM	Yes
CONTINUATION OF COVERAGE	Yes



# The **HIDDEN** impact of cancer

When we think about cancer, we often think of the physical and emotional effects of diagnosis and living with the disease. But the financial impact is not always considered until the time comes. Many are simply unprepared.



## Let's talk real numbers

**FACT:** With **1 in 2 men** and **1 in 3 women** in the United States having a lifetime risk of developing cancer,<sup>1</sup> it's important to understand the full impact.



**\$42K**

Estimated average annual cost of medical care and drugs following a cancer diagnosis.<sup>2</sup>

**\$5K**

Among people with cancer and survivors with medical debt, 51% said they had balances of more than \$5,000.<sup>3</sup>

**\$2K**

Almost half of cancer patients stop their treatment when out-of-pocket costs exceed \$2,000.<sup>4</sup>

## IMPACT

How do these costs affect cancer patients and survivors?



**22%**

of cancer patients didn't fill a prescription due to cost.<sup>5</sup>



**2.7x**

Number of times the risk of filing bankruptcy increases when someone receives a cancer diagnosis.<sup>5</sup>

## Coverage options

Choose the policy and riders that best fit your employees' needs

Benefit	Description
INITIAL DIAGNOSIS	Named insured or spouse: \$1,250-\$7,500 Dependent child: \$2,500-\$15,000 Payable once per covered person, per lifetime.
RADIATION THERAPY, CHEMOTHERAPY, IMMUNOTHERAPY OR EXPERIMENTAL CHEMOTHERAPY	Self-administered: \$150-\$600 per calendar month Physician administered: \$800-\$2,000 per calendar month This benefit is limited to one self-administered treatment and one physician-administered treatment per calendar month.
ANNUAL CARE	\$250-\$750 on the anniversary date of diagnosis; lifetime maximum of five annual payments per covered person.
CANCER SCREENING	One \$25-\$100 benefit per calendar year, per covered person Benefit increases to three screenings per calendar year after the diagnosis for internal cancer or an associated cancerous condition.
SURGERY/ANESTHESIA	\$50-\$5,000 Anesthesia: additional 25% of the surgery benefit Maximum daily benefit will not exceed \$2,125-\$6,250; no lifetime maximum on the number of operations.



## 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.



### Specified health events covered by the Critical Care Protection policy include:

- Heart Attack
- Stroke
- Coronary Artery Bypass Graft Surgery (CABG)
- Sudden Cardiac Arrest
- Third-Degree Burns
- Coma
- Paralysis
- Major Human Organ Transplant
- End-Stage Renal Failure
- Persistent Vegetative State





## Aflac Dental Insurance - supplemental plan benefits

Benefit	Description
PREVENTIVE	Coverage includes: cleanings and X-rays. \$15-\$75. Waiting period: none.
FILLINGS AND BASIC SERVICES	Coverage includes: fillings, composites, diagnostic casts, viral culture. \$10-\$325. Waiting period: 3 months.
PAIN MANAGEMENT AND ADJUNCTIVE SERVICES	Coverage includes: general anesthesia, palliative treatment of dental pain, intravenous conscious sedation/analgesia, inhalation of nitrous oxide. \$25-\$150. Waiting period: 3 months.
OTHER PREVENTIVE SERVICES	Coverage includes: sealants, space maintainers, removal of fixed space maintainers. \$15-\$130. Waiting period: 6 months.
ORAL SURGERY, GUM TREATMENTS AND PROSTHETIC REPAIR	Coverage includes: gingivectomy or gingivoplasty, impacted tooth removal, gingival flap procedure (incl. root planing). \$20-\$1,100. Waiting period: 6 months.
CROWNS AND MAJOR SERVICES	Coverage includes: simple inlays and onlays, crowns, sedative filling, root amputation \$15-\$450. Waiting Period: 12 months.
MAJOR PROSTHETIC SERVICES	Coverage includes: complete or partial denture, pontics, inlays, onlays, crowns, implants. \$40-\$800. Waiting period: 24 months.
POLICY YEAR MAXIMUM	\$1,200-\$1,800.



**Let's coordinate a time  
to review options that  
fit your needs.**

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