



2020 Aflac Open Enrollment Information

Your Open Enrollment for Aflac will run from Monday, November 2nd thru Sunday, November 22nd. During this time you will have the opportunity to meet with an agent either on-site at their scheduled times or you may elect to schedule a phone appointment to have an agent call you directly. Below you will find links to online resources to assist in the product education as well as their sign up sheet and on-site calendar.

To view the online resources, scan with your Smartphone Camera!

Full Product Details:

<http://bit.ly/SaultTribeAflac>



Appointment Scheduler:

<http://bit.ly/SaultSchedule>



To view an On-Site Schedule:

<http://bit.ly/SaultOnSite>



Semi-Monthly Rate Examples:

Accident Advantage

18-75	Individual	\$14.82
18-75	Insured / Spouse	\$19.44
18-75	One Parent Family	\$22.62
18-75	Two Parent Family	\$27.89

Cancer Protection

18-75	Individual	\$16.75
18-75	Insured / Spouse	\$28.82
18-75	One Parent Family	\$16.75
18-75	Two Parent Family	\$28.82

Hospital Choice

18-49	Individual	\$13.65
50-69		\$13.91
60-75		\$14.30
18-49	Insured / Spouse	\$19.31
50-59		\$20.48
60-75		\$21.84
18-49	One Parent Family	\$17.29
50-59		\$17.55
60-75		\$17.81
18-49	Two Parent Family	\$20.54
50-59		\$20.74
60-75		\$22.10

Critical Care Protection

18-35	Individual	\$4.68
36-45		\$7.28
46-55		\$10.14
56-70		\$13.65
18-35	Insured / Spouse	\$6.70
36-45		\$11.18
46-55		\$16.77
56-70		\$24.57
18-35	One Parent Family	\$5.20
36-45		\$7.54
46-55		\$10.47
56-70		\$13.98
18-35	Two Parent Family	\$7.74
36-45		\$12.35
46-55		\$18.20
56-70		\$26.26

Dedicated Aflac Agent Support

Mitch Horton—847-722-8134

Mitch_horton@us.aflac.com



Aflac World Wide Headquarters

1-800-992-3522

www.aflac.com

Cancer Protection Assurance

Insurance Claims Example

About Cathy:

Age: 41 years old

Personal: Working single mother of two who exercises regularly and has no family history of cancer

Policy: Cancer Protection Assurance – Option 2: with five units of Building Benefit Rider

Coverage: Single-parent family

Motivation for applying: Purchased two years ago after her best friend was diagnosed with cancer

Reason for Claim: Recently diagnosed with Stage 2 breast cancer



Cathy's Concerns:

Overcoming cancer	Covering her existing bills	Her emotional well-being	Treatment travel expenses
Out-of-pocket medical costs	Providing care for her boys	Keeping her family updated	Loss of work wages

Below is Cathy's treatment plan and what her mid-level Cancer Protection Assurance policy would provide.

MAMMOGRAM & NEEDLE BIOPSY (cancer screening benefit x2 due to positive diagnosis)	\$150	RECONSTRUCTIVE SURGERY (diseased breast)	\$2,000
INITIAL DIAGNOSIS BENEFIT	\$4,000	ANESTHESIA (for reconstructive surgery of diseased breast)	\$500
BUILDING BENEFIT RIDER	\$1,000	RECONSTRUCTIVE SURGERY (breast symmetry of nondiseased breast)	\$220
ADDITIONAL OPINION BENEFIT (2nd opinion)	\$300	ANESTHESIA (for symmetry surgery of nondiseased breast)	\$55
RADICAL MASTECTOMY	\$700	SURGICAL PROSTHESIS (implant)	\$2,000
ANESTHESIA (for radical mastectomy)	\$200	OUTPATIENT SURGICAL HOSPITAL ROOM:	\$200
CHEMO AND IMMUNOTHERAPY FOR MONTHS 1-3 (physician administered)	\$3,600	AREOLA REPIGMENTATION	\$100
RADIATION FOR MONTHS 4-5	\$2,400	ANESTHESIA: (FOR AREOLA REPIGMENTATION)	\$25
ANTI-NAUSEA MEDS (\$100/month)	\$500	TRANSPORTATION \$0.40/MILE (12 round trips at 400 miles each)	\$1,920
HOSPITAL STAY (7 days at \$200/day)	\$1,400	CANCERCARE.ORG:	NO COST
NONSURGICAL PROSTHETIC	\$175	provides emotional support and tools to keep friends and family updated	

CATHY'S POLICY PREMIUMS & POTENTIAL BENEFITS:	TOTAL
CATHY'S TOTAL PAID PREMIUM (2 YRS.):	\$990.48
CATHY'S POTENTIAL TOTAL BENEFIT PAYMENT:	\$21,420.00

Aflac Accident Advantage

Insurance claims example

About Susan:

Age: 34 years old

Personal: Mother of a 10-year-old daughter and 4-year-old son. Just opened a small flower shop with one other employee. Her husband is employed at a manufacturing plant that offers a traditional health insurance plan but they do not offer accident insurance

Policy: Aflac Accident Advantage direct product Option B

Coverage: Two-parent family

Motivation for applying: Susan's daughter has just joined a travel softball team and is spending more and more time playing sports

Reason for Claim: Susan's daughter broke her leg sliding into third base while playing in a tournament 100 miles from home



Susan's concerns:

Her daughter's recovery so she can get back to the sport she loves

Out-of-pocket medical costs

Additional hit to family budget since she's just started her new business

Benefits:

AMBULANCE BENEFIT (ground ambulance transportation)	\$200	APPLIANCES BENEFIT (wheelchair)	\$300
ACCIDENT TREATMENT BENEFIT (hospital emergency room treatment)	\$60	THERAPY BENEFIT (nine physical therapy treatments)	\$315
ACCIDENT SPECIFIC-SUM INJURIES BENEFIT (fractured leg – i.e., tibia – open reduction under anesthesia)	\$1,750	ACCIDENT FOLLOW-UP TREATMENT BENEFIT (six follow-up treatments)	\$210
INITIAL ACCIDENT HOSPITALIZATION BENEFIT (hospital confinement for more than 18 hours)	\$1,000	FAMILY SUPPORT BENEFIT (hospitalization for one day)	\$20
ACCIDENT HOSPITAL CONFINEMENT BENEFIT (hospitalized for one day)	\$250	FAMILY LODGING BENEFIT (hospital and motel/hotel more than 50 miles from residence)	\$125
MAJOR DIAGNOSTIC AND IMAGING EXAMS BENEFIT (CT scan)	\$200	ORGANIZED SPORTING ACTIVITY BENEFIT	\$1,000
SUSAN'S POTENTIAL TOTAL POLICY BENEFITS:			\$5,430
SUSAN'S TOTAL PAID PREMIUM (Susan has had a policy for a year):			\$695.99 ANNUALLY
SUSAN'S REMAINING POTENTIAL BENEFITS:			\$4,734.01

Get to know us at aflac.com.



*At the time of application, the fictional applicant is a 34-year-old woman, who lives in Georgia, answers underwriting question and chooses Aflac Accident Advantage, Series A37000, Option B.

The details listed within the scenario above are for illustrative purposes only. Coverage may not be available in all states, including but not limited to AZ, ID, NJ, NM, NY, TX and VA. Benefits and/or premiums may vary based on the state and benefit option selected. The policy described herein has limitations, exclusions and pre-existing condition limitations that may affect benefits payable. For costs and complete details of the coverage, contact your Aflac insurance agent/producer. In Arkansas, Policy A37000AR. In Oklahoma, Policy A37000OK. In Oregon, Policy A37000OR. In Pennsylvania, Policy A37000PA.

Coverage is underwritten by Aflac. Worldwide Headquarters | 1932 Wynnnton Road | Columbus, GA 31999.

What would you have to give up to pay for unexpected medical bills?

A quick trip to the hospital could be costly and have an undesirable impact on your everyday life. Even with health insurance. With our customizable Aflac Choice Hospital Insurance policy, you can use the money to help cover those expenses your health insurance may not – so you can keep your life on track.

Hospital admissions and costs are increasing

Over **36 million Americans** were admitted to a hospital last year.¹

Hospital expenditures continued to grow faster in 2019 than the years before.²



What will it cost you?



The average person paid

\$11,582

in health expenditures in the U.S. during 2019.²

Aflac can help cover hospital-related expenses that may not be covered by health insurance.

No one should have to stress about the impact hospital-related visits could have on everyday life. Even though your health changes, life doesn't have to. Visit www.aflac.com/hospital to learn more.



Get help with expenses health insurance doesn't cover



- 1 Aflac helps with expenses health insurance doesn't cover:** Health insurance pays doctors and/or hospitals. Aflac pays cash directly to you, unless you tell us otherwise. You can use your benefits your way — whether it's for leftover medical bills or any other expense that affects your financial security.
- 2 Aflac belongs to you, not your company:** When you have an Aflac policy, it's yours. You own it. Even if you change jobs or retire, you can take your Aflac policy with you.
- 3 Aflac is affordable:** Our products flex to meet individual needs and budgets. We'll be there to help in your time of need when you're hurt or sick. And, Aflac rates don't go up even when you file a claim.
- 4 Aflac processes claims quickly:** Aflac provides prompt service and fast payment of qualified claims to help you pay your bills. While you're focusing on your health, we focus on getting you cash as quickly as possible.
- 5 Aflac is accountable:** Aflac has been named to Ethisphere's list of World's Most Ethical Companies¹ 15 years in a row and *FORTUNE's list of World's Most Admired Companies 20 times.*²
- 6 Aflac cares:** For more than 25 years, Aflac has dedicated its heart and philanthropic mission to helping children with cancer. Since 1995, Aflac has raised and donated more than \$152 million to the Aflac Cancer and Blood Disorders Center of Children's Healthcare of Atlanta. Much of Aflac's support comes from its independent sales agents who contribute donations from their monthly commission checks, as well as Aflac employees who contribute each month through payroll deduction.

To learn more or to apply for coverage contact:

Montana Tompkins

517-294-9275 | montana_tompkins@us.aflac.com



¹Ethisphere Magazine, Quarter 1, 2021; ²FORTUNE, 2021. World's Most Admired Companies are registered trademarks of Time Inc. and are used under License. FORTUNE and Time Inc. are not affiliated with, and do not endorse products or services of Aflac. Coverage is underwritten by Aflac. In New York, coverage is underwritten by Aflac New York. WWWHQ | 1932 Wynnton Road | Columbus, GA 31999.

Get help with expenses health insurance doesn't cover



Aflac for Okemos Public Schools

Are you among the 57% of Americans who've had to pay an unexpected medical bill?¹ Did you think, "But I have health insurance. I should be covered?" That's why there's Aflac. We can pay you cash directly² to help cover that bill or any other expense you may have. Aflac helps provide you with peace of mind when you need it most.

Help when you need it most

Aflac helps with expenses health insurance doesn't cover — and we've been doing it for more than 65 years. We'll help protect your financial security with:



Cancer/Specified-Disease: Aflac's cancer/specified-disease insurance policy can help you and your family better cope financially if a positive diagnosis of cancer ever occurs.



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.



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.



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

To learn more, contact your Aflac agent, Montana Tompkins, at montana_tompkins@us.aflac.com or 517-294-9275.



¹NORC AmeriSpeak Omnibus Survey: Surprise Medical Bills, August 16-20, 2018.

<https://www.norc.org/PDFs/Health%20Care%20Surveys/Surprise%20Bills%20Survey%20August%202018%20Topline.pdf> — accessed March 30, 2020. ²Unless otherwise assigned.

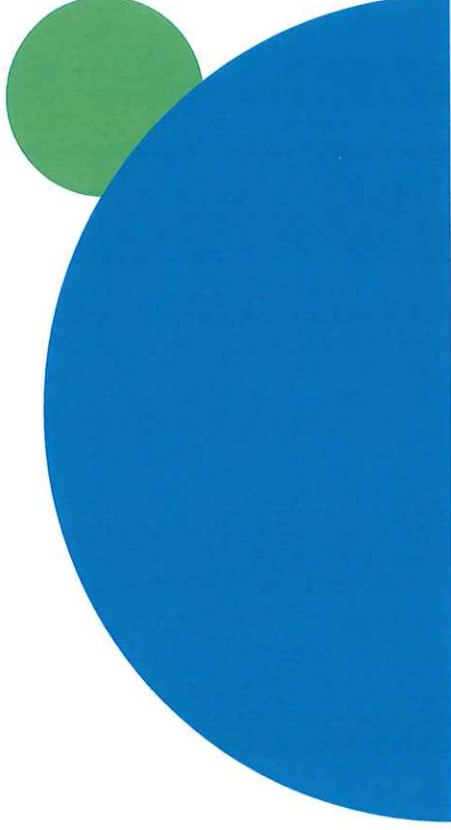
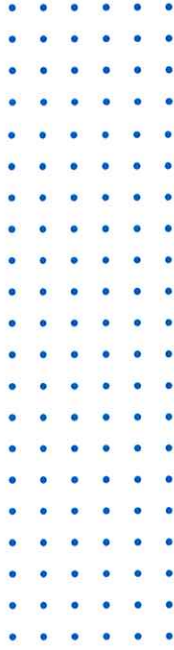
This is a brief product overview only. Coverage may not be available in all states. Benefits/premium rates may vary based on plan selected. Optional riders may be available at an additional cost. The policy/certificate has limitations and exclusions that may affect benefits payable. Refer to the specified policy/certificate for complete details, benefits, limitations, and exclusions. For availability and costs, please contact your local Aflac agent.

Individual coverage is underwritten by Aflac. Group coverage is underwritten by Continental American Insurance Company (CAIC), a wholly-owned subsidiary of Aflac Incorporated. CAIC is not licensed to solicit business in New York, Guam, Puerto Rico, or the Virgin Islands. For groups situated in California, coverage underwritten by Continental American Life Insurance Company. For individual coverage in New York or coverage for groups situated in New York, coverage is underwritten by Aflac New York. Continental American Insurance Company | Columbia, SC. WWWO | 1932 Wynnton Road | Columbus, GA 31999.

ease

Goodbye Paper, Hello Ease

Simplified Benefits and HR



Your employees will love it.



Employee
Satisfaction Rating¹



Make Better Decisions

Ease helps your employees make smarter decisions by putting copays, coverage, SBCs, and actual costs at their fingertips.



Conduct Faster Enrollments

Employees only enter their information once, are required to complete all fields, and can digitally sign their forms.



Unlock 24/7 Access

Employees can access Ease via web, mobile, or iOS and Android mobile app to view important benefit details year-round.

¹ Employee satisfaction rating. Ease internal data, April 2019



It's normal for an employee to not know what benefits they want to elect right away. With Ease, they're able to review plan options, compare costs, and complete enrollment from home. No one is tied to paper or their desks.

Shantel Nelson, DAYTA Marketing

Ease helps us reduce errors. I love that the system won't let an employee move on to the next step in the enrollment process until the necessary information is entered correctly.

Kandice Thompson, US Tennis Association Texas





Save time with simplified benefits administration.



Broker Supported

Your health insurance broker can set up, manage, and teach you how to use Ease. Have a question? Your broker is there for you.



Plan Comparison

Employees can compare unique plan details, like copays and deductibles, in a single view and see actual costs per pay period, helping them make better decisions.



Digital Enrollment

Ease maps employee information to carrier enrollment forms so no field is left incomplete. Employees can also e-sign their forms.



Enrollment Progress Dashboard

Email employees about open enrollment and view a snapshot of enrollment progress for each employee directly in Ease.

1 Overview

2 Profile

3 Dependents

4 Documents

5 Benefits

6 Beneficiaries

7 Summary

8 Sign Forms

9 Finish

Medical Select HMO Gold Network

Documents

- Summary of Benefits & Coverage
- Plan Summary
- Provider Directory
- Video: Learn About HMO Plans

\$35.22

Selected

Medical Select PPO Silver Network

Documents

- Summary of Benefits & Coverage
- Plan Summary
- Provider Directory
- Video: Learn About PPO Plans

\$25.34

Select

Benefits Summary

Medical	\$35.22
Dental	\$19.80
Vision	\$1.75
Total	\$56.77

Per Pay Period (Semi-Monthly)

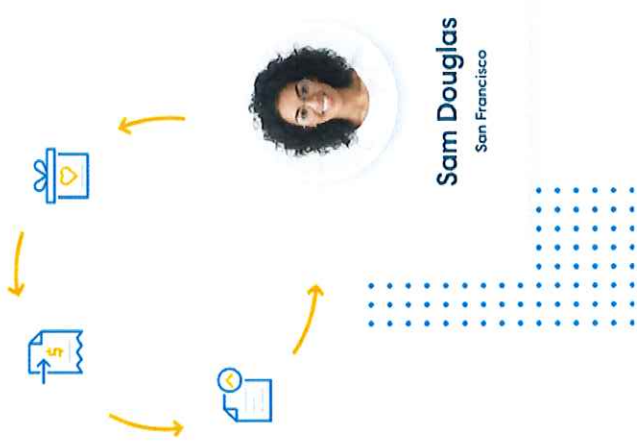
Ease benefit plan selection shows employees actual costs per pay period for multiple plans.

Give employees a flawless first day.

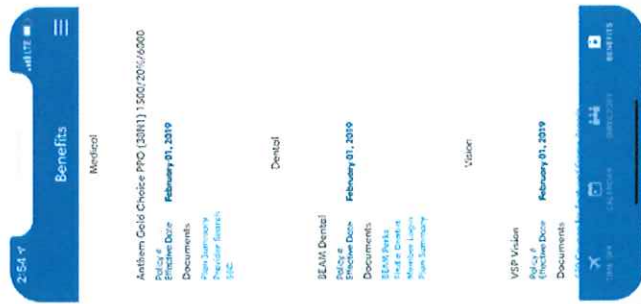
Onboarding

Gather new employee information with digital onboarding.

- Syncs with benefits so employees only have to enter their information once
- Create and send offer letters
- Store completed and e-signed W-4 and I-9 forms
- Collect direct deposit information

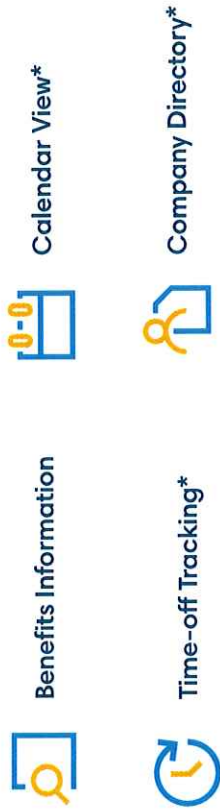


Benefits in your employees' pockets.

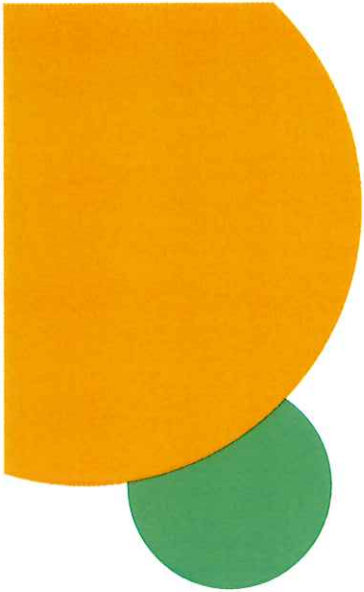
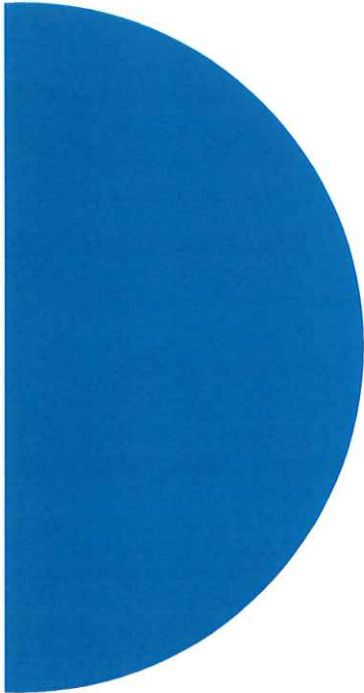


Our employees are out in the field a lot, so they love being able to log in using their cell phones. It's fast and convenient for them.

Michelle Martinez, Safeway Electric



*Available with EaseHR



You're ready for online enrollment.

To get started, ask your broker about Ease or learn more at www.ease.com.

