



In case of an accident or illness, Aflac insurance policies pay cash benefits directly to you, unless assigned, regardless of any other insurance you may have. Use the cash benefits for such expenses as:

- Deductibles, co-payments, out of network charges, and any other expenses not picked up by your major medical coverage.
- Travel related expenses for treatment in distant medical centers, including airfare, hotels, and meals.
- Everyday living expenses like house (or rent) payments, car notes, groceries, and utility bills.
- Lost income, resulting in a “double whammy” if the healthy spouse has to leave work to care for the recuperating one.

Plus, there’s no preauthorization or strings attached.

The Product	The Benefit	The Necessity
Accident Insurance Policy	Helps provide a financial cushion if an accident occurs	An injury can be just as debilitating as an extended illness – suspending or stopping the physical capacity to earn a living.
Cancer/Specified-Disease Insurance policy	Helps with medical expenses related to cancer treatment	In the United states, men have slightly less than a 1-in-2 lifetime risk of developing cancer; for women, the risk is a little more than 1-in-3. About 1,479,350 new cancer cases were expected to be diagnosed in 2009.
Hospital Intensive Care Insurance Policy	Helps cover expenses related to confinement in a hospital intensive care unit (ICU)	ICU costs can soar well above those of a general room as well as above the benefit levels of major medical health insurance policies.
Hospital Confinement Indemnity Insurance Policy	Helps with the non-covered expenses of a hospital stay	In 2008, the average hospital expense, adjusted per inpatient day, was \$1,782.28 and 63% of all surgeries were outpatient surgeries.
Specified Health Event Insurance Policy	Helps with the medical expenses related to a covered life-threatening health event.	Certain life-threatening events pose special financial risks because of their statistically high levels of incidence and cost.
Hospital Confinement Sickness Indemnity Insurance policy	Provides a physician feature that covers sickness, accident, and wellness visits in addition to the plan’s basic sickness-only benefits	Illness rather than injury is the leading cause of emergency room visits.

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