

## Lansing Community College

\***All benefits are paid to you directly, providing a source of cash income at a time when it is needed most.**

\***All programs are guaranteed renewable and you will retain payroll rates upon leaving or retiring from the college, making claims, and getting older.**

### Accident Indemnity

### We Pay You

Accident treatment benefit	\$120
Accident follow- up treatment (max 6 visits per injury)	\$35 per visit
Initial accident hospitalization	\$1000/ \$2000 intensive care
Daily hospital confinement benefit	\$250 per day per injury (max 365 days)
Accidental death life insurance	Up to \$150,000
Wellness benefit for annual check-up	\$60
Physical therapy (max 10 visits per injury)	\$35 per visit
Crutches or Braces	\$125
Major diagnostics (MRI, CT, CAT Scan EEG)	\$200
Ambulance	Up to \$1,500
Transportation	\$600
Lodging	125 per night

### Hospital Protection Plan

### We Pay You

Annual confinement	Sickness: \$400/ day. Accident: \$500/day.
Daily confinement benefit	\$100 per day
Rehab unit benefit	\$100 per day
Invasive diagnostic benefit	\$100 per day
Surgical benefit	\$50- \$1000
Outpatient surgery	Up to \$300
Ambulance/ Air ambulance benefit	\$100/ \$1000
Medical diagnostics (MRI, CT, EEG)	\$150
Wellness benefit	\$50

### Personal Sickness Indemnity

### We Pay You

Physicians visit benefit	Up to \$25 per visit
Initial hospital confinement	Up to \$1000
Daily hospital confinement	\$100 per day
Major diagnostics exam	\$150
Surgical benefit	\$100- \$2000
Ambulance/ Air ambulance benefit	\$100/ \$1000

### Personal Cancer Indemnity

Initial diagnosis	Up to \$10,000
Initial treatment	\$3000
Radiation/Chemotherapy	\$400- \$900 per week
Hospital confinement benefit	\$300/ \$600 per day
Surgery benefit	Up to \$5000
Wellness benefit	Up to \$125 per person
Transportation	Up to \$1500
Lodging	\$80 per day
Bone marrow transplant	Up to \$10,000
Experimental treatment	\$500 per week

### Short-Term Disability

Pays for a sickness or Accident (subject to income requirements)

### We Pay You

Beginning on day 1 of an accident and day 8 for sickness	\$500- \$5000 per month
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Also, Whole, Term and Juvenile Life Insurance Policies.

Please Call Ed Walter at 517.214.5903 or email at [edward\\_walteriii@us.aflac.com](mailto:edward_walteriii@us.aflac.com)

*We've got you under our wing.*

# Think you are completely covered by your major medical plan?

## You don't have all the **Aflacts**.

▶ **Aflac is different from health insurance; it's insurance for daily living.**

Major medical pays for doctors, hospitals, and prescriptions. Aflac is insurance for daily living. It pays cash benefits directly to you, unless otherwise assigned, to help with daily expenses due to an illness or accident.

▶ **Aflac is an extra measure of financial protection.**

When you're sick or hurt, Aflac pays cash benefits directly to you to help you and your family with unexpected expenses. The benefits are predetermined and paid regardless of any other insurance you have.

▶ **Aflac pays you cash benefits to use as you see fit.**

You can use your Aflac benefits check to help pay for groceries, child care, rent...it's totally up to you.

▶ **Aflac benefits help with unexpected expenses.**

Your Aflac benefits check helps you pay for the many out-of-pocket expenses you incur when you are sick or hurt—like the cost of transportation to and from medical facilities, parking, and additional child care expenses.

▶ **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, with no increase in premiums.

▶ **Aflac is affordable.**

We have a range of products that can fit most budgets. Aflac can help provide you and your family with coverage and security to help maintain your everyday life in case of illness or injury. And, Aflac rates don't go up, even when you file a claim.

▶ **Aflac processes claims quickly — usually within four days.\***

Aflac provides prompt service and fast payment of approved claims to help you pay your bills. While you're focusing on your health, we focus on getting you cash as quickly as possible.

▶ **Aflac claims are easy to file.**

When you're sick or hurt, the last thing you need is a complicated form to fill out. Aflac benefits are easy to understand, and our forms are easy to complete.

▶ **Aflac pays you benefits even when you're healthy.**

We want you to be healthy—that's why we promote preventative care. Get a routine physical, a mammogram, or an eye exam, and we'll pay you.\*\* It's that simple.

▶ **We have a spokesduck.**

Ducks make a variety of unique sounds. However, our spokesduck only makes one sound in many different ways. Also, most company spokespersons don't have wings. Ours does. And we've got you under them.

knowquack.com

**Aflac**®

\*For Continental American Insurance Company the average is five days.  
\*\*Benefits may not be available in all states.