



## ENROLLMENT 2010

**Attention:**

**ALL REBNY MEMBERS**

**We are proud to announce the addition of AFLAC benefits.**

**AFLAC IS NOT Health Insurance. AFLAC pays CASH directly to you and your family. All plans are compatible with major medical insurance as well as other coverage you may have.**

**Bottom line is that even the most comprehensive major medical plan will only do what it is intended to do, pay doctors and hospitals. The reality is that 50% of the costs associated with an accident or illness comes out of your pocket in the form of non-covered medical expenses, lost wages, and traditional living costs. Aflac can help protect a family when they need it most.**

### **Some of the available programs include:**

**Accident Indemnity** - This plan is designed to cover any type of accidental injury, 24 hours a day, on or off the job. Coverage includes hospital coverage, medical imaging, physical therapy, follow-up treatments and much more. Spouse as well as dependent coverage is available. Guaranteed Renewable for Life.

**Cancer Indemnity with Critical Care Rider**- Pays \$5,000 to insured for first occurrence, pays...hospital confinement, medical imaging, radiation & chemotherapy, immunotherapy, travel, lodging, experimental treatment. This plan pays you \$75 annually per covered person for a cancer screening wellness exam (pap smear, mammogram, PSA level check, colonoscopy, etc.) Rider is available for Critical Care which covers heart attack, stroke and renal failure. Spouse as well as dependent coverage is available. (Initial benefit increases \$500/year). Guaranteed Renewable for Life.

**Hospital Indemnity** - Pays Cash benefits for hospitalization and procedures. Spouse as well as dependent coverage is available. Guaranteed Renewable for Life.

**Dental Coverage** - Pays Cash benefits for visits and procedures. No networks, You choose your dentist. Spouse as well as dependent coverage is available. Guaranteed Renewable for Life.

**Life Insurance** – 10, 20 & 30 year term as well as Whole Life. Spouse as well as dependent coverage is available. Guaranteed Renewable.

**To learn more or if you have any questions, Contact our Aflac Representative**

**Michael Welling 845.809.5450 or michael\_welling@us.aflac.com**

**AFLAC – We've Got You Under Our Wing!**