

# Get help with expenses health insurance doesn't cover



## Aflac for Troy School District

Are you among the 57% of Americans who've had to pay an unexpected medical bill?<sup>1</sup> Did you think, "But I have health insurance. I should be covered?" That's why there's Aflac. We can pay you cash directly<sup>2</sup> 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:



**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.



**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.



**Lump Sum Critical Illness:** It's good to be prepared. Aflac lump sum critical illness insurance will pay a lump sum amount to you if you experience a covered health event.



**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, Karen Ball (Rates start at \$5.07 per week), at [Karen\\_ball@us.aflac.com](mailto:Karen_ball@us.aflac.com) or 208-660-7546.



<sup>1</sup>NORC 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. <sup>2</sup>Unless otherwise assigned. In Idaho Policies A36100ID–A36400ID, & A3630FID. Policies B70100ID, B70200ID, B70300ID, B7010EPID, B7020EPID, Policies A73100ID and A7310HID. Policy A57600IDR.

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. WWWQ | 1932 Wynton Road | Columbus, GA 31999.