

**AFLAC SUMMARY POINTS
FOR VTBA MEMBERS**

AFLAC DISABILITY COVERAGE

PEACE OF MIND...SECURITY....SAFETY

- WOULD YOU BE IN TROUBLE, IF YOU STOPPED GETTING YOUR PAYCHECK?
IF YES...AFLAC PROVIDES CONTINUOUS INCOME.
IF NO CONGRATUALTIONS - YOU ARE ONE OF A VERY FEW.
- THINK OF YOUR MONTHLY EXPENSES:
RENT/MORTGAGE CAR PAYMENTS
CHILD CARE FOOD
HELP AROUND THE HOUSE
PHONE, INTERNET, ENTERTAINMENT
YOU NEED MONEY COMING IN!!!!!!
- THE DUCK WILL SUPPORT THE STORK!
AFLAC DISABILITY COVERS MATERNITY LEAVE...
- YOU CAN BE COVERED FOR 3, 6, 9, 12, OR 24 MONTHS -
3 OR 6 MONTHS IS MOST COMMON ... ALL YOUR CHOICE.

**WHY AFLAC'S ACCIDENT BENEFIT
CAN BE GOOD FOR YOU**

- ACCIDENTS HAPPEN ALL THE TIME... ON OR OFF THE JOB
- THIS IS FOR YOU, YOUR KIDS, AND/ OR YOUR SPOUSE ...AFLAC PAYS.
- ANY ACCIDENT THAT SENDS YOU OR YOUR KIDS OR SPOUSE TO THE EMERGENCY ROOM OR DOCTORS OFFICE:
ACCIDENTS THAT HAPPEN ON OR OFF THE JOB...
CAR ACCIDENT, BIKE ACCIDENT, MOTORCYCLES, FALLS, SPRAINS,
BROKEN BONES, ETC... ANY ACCIDENT COUNTS.
- IF YOU HAVE MAJOR MEDICAL NOW ...
YOU HAVE DEDUCTIBLES AND CO-PAYS
DEDUCTIBLES CAN BE HIGH FOR YOU ... MORE FOR A FAMILY.
ANY % SHARED MEDICAL EXPENSES
AFLAC CAN BE USED TO PAY THOSE DEDCUTIBLES AND
CO- PAYSWHATEVER YOU WANT TO DO WITH THE MONEY!

AFLAC'S HOSPITALIZATION COVERAGE

SAME CONCEPT AS THE ACCIDENT COVERAGE
BUT HOSPITAL COVERS YOU IF YOU ARE IN THE HOSPITAL FOR ANY
REASON ACCIDENT OR SICKNESS ...