



## All Programs Pay on Top of Health Insurance, Sick Bank, and Sick Days!

Finding ways to protect your income when you can't work is important for you and your family, and by choosing to enroll in Worksite Benefits, you can be prepared for when life happens!

### Options that Aim to Supplement Not Replace Other Insurance

Worksite Benefits do not replace or interfere with your Employer-sponsored Insurance package—we offer voluntary policies that fill the gaps in coverage in between Health Insurance, Sick Bank & Sick Leave.

### TABCO/ESPBC Approved Payroll Deducted Programs

Voluntary benefit options offer the convenience, flexibility, and customization you want at the affordability you need.

### Why Choose Individual Worksite Benefits?

- **Pays you directly**  
If you're sick or hurt, Aflac pays benefits directly to you—not the hospital or your doctor—to help with your expenses.
- **Payments averages to less than a week**  
While you focus on recovery, we focus on paying you quickly. Our vendors process most claims in about five business days.
- **Use benefits however you want**  
It's your decision how to use the cash—use it to help pay for rent, child care or groceries.

Contact us today so we can help you find the right comprehensive voluntary benefits package!

#### Suzanne Herrmann

Mobile: 703-795-0406  
Office: 301-985-2020  
smh@employee-plans.com

### Covers You Only (based on doctor's orders)



#### SHORT + LONG-TERM DISABILITY

\$1,000–\$6,000 in coverage monthly (3–24 months)\*



#### SURGERY PACKAGE

Payout between \$500–\$10,000; Surgical package is made up of hospital and STD\*



#### MATERNITY INCOME PROTECTION

\$3,500–\$6,000 for 5 to 7 weeks for birth of a baby, bed rest, complications up to 3 months\*

### Family Coverage (based on bills)



#### FAMILY/CATASTROPHIC PROTECTION

Lifetime coverage, 100% portable, lock-in rates, pays Wellness Benefits\*



#### ACCIDENT

\$1,000 for hospitalization, \$120 for Urgent Care/ER, \$200 for ambulance; unlimited use annually\*



#### HEART + STROKE

\$5,000 initial payment, \$25,000 for a major human organ transplant\*



#### HOSPITAL

\$500–\$2,000 for the first night, \$100 a night up to 365 days + Surgery Benefits | Pays \$25–\$150 for doctor visits, tests. +ER visits\*

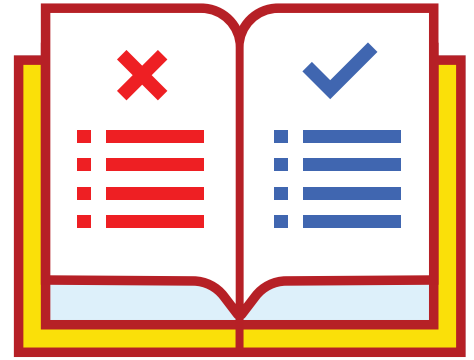


#### CANCER

\$3,000–\$5,000 for initial diagnosis, \$900 per week for chemotherapy; free for kids (up to age 26)\*

\*Coverage options offer other benefits in addition to those shown here. See brochure for exact payouts, limitations, exclusions, and policy descriptions.

# OUR PLANS PAY IN ADDITION TO SICK BANK



By signing up for our supplemental programs, you can be paid in the event of an illness, injury, or pregnancy. Our programs pay on top of/fill the gaps in Sick Leave, Sick Bank & FMLA, State Teacher Retirement Disability, and health insurance.

## MAIN RULES OF SICK BANK

### For TABCO/ESPBC:

- You must use all your sick days prior to getting Sick Bank
- Sick Bank automatically renews each year
- No Summer Coverage
- 6-8 weeks Maternity Coverage
- Family members not covered

## SICK LEAVE BANK

## AFLAC PLANS

Will **NOT** pay you  
during the summer



**Aflac Programs** could pay you or your family  
in the summer for accidents, pregnancy,  
illness, or surgery

**CANNOT** be used for **spouse** or **child**  
illness/accidents. FMLA is unpaid leave  
(Unless you have Sick Days)



**Aflac Programs** such as **Aflac Family Protection**  
can pay when you/spouse is out of work, or  
your child has an accident, surgery, or serious  
illness – Whether or not you miss work.  
**Hartford Life and AD&D** can also be for family

Provides **LIMITED**  
maternity & surgery  
coverage



**Aflac Maternity Plans** will pay through  
**5–7 weeks** of leave. Average payments are  
**\$5,000–\$7,000\*** or more with complications

**Aflac Surgery Plans** will pay **\$500–\$10,000**

*\*Based on individual income*

*See brochure for exact payouts, limitations, exclusions, and policy descriptions  
Some programs need to be in place prior to having a health issue*

For more information, contact:  
**Suzanne Herrmann** | Benefit Advisor

Office: (301) 985-2020  
Cell: (703) 795-0406

suzanne\_herrmann@us.aflac.com

Revised: 5/31/2022