



Programs Pay on Top of Health Insurance, Sick Bank/Days &

Covers You Only*

(based on doctor's orders)



SHORT + LONG-TERM DISABILITY

\$500-\$6,000 in coverage monthly (3-24 months) | Pays Day 1 for accident, Day 8 for illness + LTD 2 year or age 67 plan



SURGERY PACKAGE

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



MATERNITY INCOME PROTECTION

\$6,000-\$8,000 for 5 to 7 weeks for birth of a baby, bed rest, complications + NICU up to \$23k for a month

Family Coverage*

(based on bills)



FAMILY/CATASTROPHIC PROTECTION

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



ACCIDENT

\$1,000 for hospitalization, \$200 for Doctors, Urgent Care/ER, Initial Visit \$90 Annual Wellness



HEART + STROKE + CRITICAL ILLNESS

\$10,000-\$22,500 initial payment for a critical illness + \$300/day Hospital | ICU up to \$23,000 within 30 days



HOSPITAL + ICU

\$500-\$2,000 for first night, Pays \$100-\$1,000 Surgery Benefits | Pays \$25-\$150 for doctor visits, tests, imaging + ER visits* + \$500 for ICU



Cancer

\$1,000-\$5,000 for initial diagnosis, up to \$900/week Chemo + \$25-\$75 Annual Wellness | Free for Children (Age 26)

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

- Helps fill gaps between **Health Insurance, Sick Leave & Sick Bank**
- Provides additional financial protection during **FMLA & Workers' Compensation leave**
- May provide benefits during **summer breaks** when Sick Bank coverage is unavailable
- Coverage available for **accidents, illnesses, surgery, pregnancy & recovery**

TABCO/ESPBC Approved Discount Programs

Benefit taken from payday offers the convenience and flexibility to choose your plans

Why choose individual Worksite Benefits?



Pays cash directly to you

If you're sick or hurt, Aflac pays benefits directly to you—not the hospital or your doctor—to help with your expenses.



Local Claims Support 24/7

While you focus on recovery, we focus on paying you quickly. Our vendors process most claims in about ten business days.



Use cash benefits however you want

It's your decision how to use the cash—use it to help pay for rent, child care or groceries.

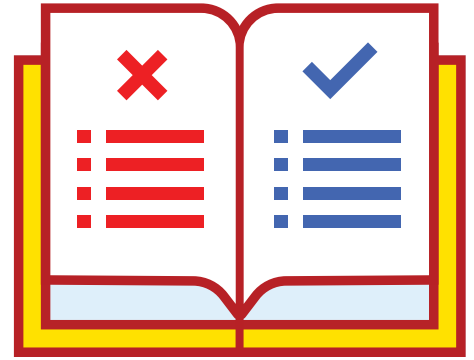
Contact us today so we can help you find the right comprehensive voluntary benefits package!

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24 Years with Aflac

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

Aflac PLANS PAY IN ADDITION TO SICK BANK



These supplemental programs pay in the event of an illness, injury, pregnancy, or surgery. Programs pay on top of/fill the gaps in Sick Leave, Sick Bank, Workman's Comp & 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

Sick bank will **NOT** pay you during the summer



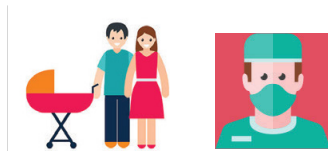
Our Programs could pay you or your family in the summer for accidents, pregnancy, illness, or surgery

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



Our Program such as **Family Protection** can pay you when you're out of work, or your spouse/child has an accident, surgery, or illness.

Sick bank provides **LIMITED** maternity & surgery coverage



Maternity Plans pays **5–7 weeks** of leave. Average **\$6,000–\$8,000*** or more with complications, ICU up to **\$23k**

Surgery Plans will pay **\$500–\$20,000**

**Based on individual income + other plans held by policyholder*

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