



Dear City of Palmer Employee,

The City of Palmer has partnered with Aflac to offer you supplemental insurance coverage. You work hard for your paycheck, and I'd like to help you protect it. I know that life is a balancing act. It's about standing up to the expected and unexpected every day. For 60+ years, Aflac's been dedicated to helping people protect their financial security and peace of mind when they've needed it most. While you can't possibly foresee everything that can come your way, you can make smart choices so you are better prepared for the things life can throw at you. That's why I'd like to talk to you about Aflac insurance.

Aflac is different from health insurance; it's insurance for daily living. While major medical insurance pays doctors and hospitals, Aflac pays cash benefits directly to you.

1. Benefits are paid regardless of any other coverage you may have—even workers' compensation. And because we want you to be able to focus on getting better and not worry about how you will pay the unexpected medical bills or other everyday living expenses such as rent/mortgage payments, we focus on getting you cash as quickly as possible. Most claims are paid within four days and with One Day Pay, eligible claims can be paid in just a day when you submit online.
2. You use the money however you see fit.

When you have an Aflac policy, it belongs to you, not your employer. You own it. So, if you change jobs, don't worry.

For more information about Aflac policies and to apply for coverage, call me at **(907)355-8280** to schedule your one on one phone enrollment. You'll always have my promise that Aflac will help protect you and your family. I look forward to assisting you.

Claudia Dolfi

Independent Agent with Aflac

907-355-8280

claudia_dolfi@us.aflac.com

1. Benefits are paid directly to you, unless otherwise assigned. 2. One Day PaySM available for most properly-documented, individual claims submitted online through Aflac SmartClaim[®] by 3 p.m. ET. Aflac SmartClaim[®] not available on the following: Disability, Life, Vision, Dental, Medicare Supplement, Long-Term Care/Home Health Care, Aflac Plus Rider, Specified Disease Rider and Group policies. Processing time is based on business days after all required documentation needed to render a decision is received and no further validation and/or research is required. Individual Company Statistic, 2016. Coverage is underwritten by American Family Life Assurance Company of Columbus. In New York, coverage is underwritten by American Family Assurance Company of New York. Worldwide Headquarters | 1932 Wynnton Road | Columbus, Georgia 31999

Aflac in Partnership with City of Palmer Offers the Following Policies

- **Short Term Disability**
Supplements income up to 67% in the event you cannot work due to a medical event.
- **Accident**
Pays benefits for any on or off the job injuries.
- **Cancer**
Pays benefits for diagnosis, treatment including experimental, hospitalization, transportation and lodging.
- **Specified Health Event**
Pays benefits for major events such as heart attacks, strokes, coma, paralysis, third degree burns and ICU.
- **Hospital**
Pays benefits for major events such as heart attacks, strokes, coma, paralysis, third degree burns and ICU.
- **Dental**
Aflac dental provides benefits for periodic checkups, cleanings, xrays, fillings, crowns and much more.
- **Vision**
Takes vision insurance to the next level by paying benefits for eye surgeries, specific eye diseases/disorders, and permanent visual impairment.

Give me a call at 907-355-8280 or email claudia_dolfi@us.aflac.com

I look forward to hearing from you.



“We’ve Got You Under Our Wing”



City of Palmer 2021 Pricing

Rate sheet prepared by Web User on 2021

Alaska Payroll Premium rates are **Semi-Monthly** for industry Class B.

The rates shown on this insert page are for illustration purposes only; they do not imply coverage. For more information about policy/plan benefits and limitations, please refer to the accompanying product brochure for each insurance policy/plan listed below.

Accident Advantage - 24-HOUR ACCIDENT OPTION 3 - Series A36000

	Premium	Total
18-75 INDIVIDUAL	\$13.46	\$13.46
18-75 NAMED INSURED/SPOUSE	\$17.94	\$17.94
18-75 ONE-PARENT FAMILY	\$20.87	\$20.87
18-75 TWO-PARENT FAMILY	\$26.26	\$26.26

Accident Advantage - 24-HOUR ACCIDENT OPTION 4 - Series A36000

	Premium	Total
18-75 INDIVIDUAL	\$15.47	\$15.47
18-75 NAMED INSURED/SPOUSE	\$20.61	\$20.61
18-75 ONE-PARENT FAMILY	\$23.99	\$23.99
18-75 TWO-PARENT FAMILY	\$30.23	\$30.23

AFLAC HOSPITAL CHOICE - Option 1 Benefit Amount 1000 - Series B40100

	Premium	EBR	HSSCR	Total
18-49 INDIVIDUAL	\$13.26	\$5.72	\$9.04	\$28.02
50-59	\$13.52	\$6.50	\$11.57	\$31.59
60-75	\$13.91	\$6.57	\$15.08	\$35.56
18-49 INSURED/SPOUSE	\$18.79	\$12.03	\$16.51	\$47.33
50-59	\$19.89	\$13.46	\$22.95	\$56.30
60-75	\$21.26	\$13.59	\$28.80	\$63.65
18-49 ONE-PARENT FAMILY	\$16.84	\$11.38	\$12.48	\$40.70
50-59	\$17.10	\$11.64	\$14.24	\$42.98
60-75	\$17.36	\$11.90	\$18.66	\$47.92
18-49 TWO-PARENT FAMILY	\$19.96	\$14.56	\$16.84	\$51.36
50-59	\$20.15	\$14.82	\$23.21	\$58.18
60-75	\$21.52	\$15.47	\$30.75	\$67.74

EBR*: Extended Benefit Rider Premium (Available for ages 18-75)

HSSCR*: Hospital Stay and Surgical Care Rider Premium (Available for ages 18-75)

*Note – The Extended Benefit Rider and Hospital Stay and Surgical Care Rider are not available with Option H.



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CRITICAL CARE PROTECTION POLICY - Series A74300

Individual			One Parent Family		
Age	Premium	Total	Age	Premium	Total
18-35	\$8.91	\$8.91	18-35	\$15.15	\$15.15
36-45	\$12.61	\$12.61	36-45	\$17.88	\$17.88
46-55	\$18.59	\$18.59	46-55	\$23.01	\$23.01
56-70	\$25.74	\$25.74	56-70	\$32.44	\$32.44
Insured/Spouse			Two Parent Family		
Age	Premium	Total	Age	Premium	Total
18-35	\$17.10	\$17.10	18-35	\$19.37	\$19.37
36-45	\$22.62	\$22.62	36-45	\$24.64	\$24.64
46-55	\$34.84	\$34.84	46-55	\$36.92	\$36.92
56-70	\$49.66	\$49.66	56-70	\$53.17	\$53.17

CANCER PROTECTION ASSURANCE PLAN LEVEL 2 - Series B70200

		Premium	Total
18-75	INDIVIDUAL	\$16.75	\$16.75
18-75	INSURED/SPOUSE	\$28.82	\$28.82
18-75	ONE-PARENT FAMILY	\$16.75	\$16.75
18-75	TWO-PARENT FAMILY	\$28.82	\$28.82

DENTAL LEVEL 2 - Series A-82300R

		Premium	Total
18-70	INDIVIDUAL	\$19.18	\$19.18
18-70	ONE-PARENT FAMILY	\$37.31	\$37.31
18-70	INSURED/SPOUSE	\$37.57	\$37.57
18-70	TWO-PARENT FAMILY	\$56.10	\$56.10

DENTAL LEVEL 3 - Series A-82400R

		Premium	Total
18-70	INDIVIDUAL	\$27.76	\$27.76
18-70	ONE-PARENT FAMILY	\$54.67	\$54.67
18-70	INSURED/SPOUSE	\$55.25	\$55.25
18-70	TWO-PARENT FAMILY	\$82.16	\$82.16



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VISION NOW - Series VSN100

Age	Individual	One Parent Family	Insured/Spouse	Two Parent Family
18-39	\$6.95	\$11.45	\$10.95	\$14.45
40-49	\$9.45	\$13.20	\$15.95	\$18.65
50-70	\$14.20	\$16.45	\$24.45	\$24.95

AFLAC-SHORT TERM DISABILITY - Series A-57600

Elimination Period Accident/Sickness - 0/7 DAYS

Annual Income		\$40,000	\$42,000	\$44,000	\$46,000	\$48,000	\$50,000	\$52,000	\$54,000	\$56,000	\$58,000
Benefit Period	Age	\$2,000	\$2,100	\$2,200	\$2,300	\$2,400	\$2,500	\$2,600	\$2,700	\$2,800	\$2,900
3 MONTHS	18-49	\$29.90	\$31.40	\$32.89	\$34.39	\$35.88	\$37.38	\$38.87	\$40.37	\$41.86	\$43.36
	50-64	\$35.10	\$36.86	\$38.61	\$40.37	\$42.12	\$43.88	\$45.63	\$47.39	\$49.14	\$50.90
	65-74	\$41.60	\$43.68	\$45.76	\$47.84	\$49.92	\$52.00	\$54.08	\$56.16	\$58.24	\$60.32
6 MONTHS	18-49	\$39.00	\$40.95	\$42.90	\$44.85	\$46.80	\$48.75	\$50.70	\$52.65	\$54.60	\$56.55
	50-64	\$46.80	\$49.14	\$51.48	\$53.82	\$56.16	\$58.50	\$60.84	\$63.18	\$65.52	\$67.86
	65-74	\$58.50	\$61.43	\$64.35	\$67.28	\$70.20	\$73.13	\$76.05	\$78.98	\$81.90	\$84.83

For your individual price quote for Short Term Disability give me a call 907(355-8280)



Supplemental Benefits

24 Hour Accident Rates

Our coverage pays you cash benefits that correspond with hospital and intensive care confinement. Your plan may also include coverage for a variety of occurrences. The cash benefits can be used to help pay for deductibles, treatment, rent and more.*

Critical Illness

You choose benefits to protect yourself and any family members if diagnosed with a critical illness. Then, if diagnosed with a covered critical illness, you will receive a cash benefit based on the percentage payable for the condition.*

Supplemental Health

Our Supplemental Health Options insurance pays a cash benefit for hospital confinement. This benefit is payable directly to you and can help keep you from withdrawing money from your personal bank account or your Health Savings Account for hospital-related expenses.*

Disability Insurance

You choose the maximum monthly benefit level that meets your needs. Then, if you are faced with a period of unexpected sickness on or off-the-job injury and cannot work, you will receive cash benefits to use as you see fit.*

Whole Life Insurance

With Group Whole Life Insurance from Allstate Benefits, you get simplified and straightforward coverage. You decide how much coverage and who to cover. You get guaranteed rates for the life of the policy and a guaranteed death benefit to be paid to your beneficiaries. As the policy builds cash value, you can achieve your financial goals or borrow against it should you need to.*

Member Assistance

Benefits Specialist

(208) 244-6646

(800) 387-4137

(866) 252-6085 - Fax

Help@benefitsinsgroup.com

Kelle Platt

(907) 953-8770

kellep@benefitsinsgroup.com



*This information was taken from Allstate Benefits Product Brochures.

CITY OF PALMER EMPLOYEES

Open Enrollment



- **Paycheck Protection Program:** Learn how you rest assured that if you were sick or hurt (off-job) that your paycheck won't stop with Colonial's short-term disability program. For a \$1500 monthly benefit (for three months) your premium is less than a dollar a day
 - Active in sports (you or your children)?Colonial's **Accident Plan** is less than \$.60 a day and provides unlimited benefit that will pay you CASH above to help with those "out-of-pocket" expenses, deductibles, etc. AND get \$50 every year just for getting a preventative test!
 - History of cancer or heart disease?Colonial's **Critical Care Plan** provides a lump sum benefit from \$5k to \$50k. Find out how you can receive a \$20,000 check for a cancer diagnosis or heart attack or stroke diagnosis for you and your family for less than \$1 a day
 - **Hospital Confinement:** Lump sum benefits for hospitalization, outpatient surgery, air ambulance, even office visits. Coverage for the entire family
- Do you have adequate **Life Insurance**? Colonial's Term Life not only has low rates (about \$.60 a day for \$100,000 of 20 year term non-smoker age 35) but ability to purchase spouse and children coverage with options for 10, 20 and 30 year terms.



Colonial Life pays out over \$43,000,000 a month in claims! With our new "eClaims" portal, we are processing 50% of claims in ONE business day, wellness claims are direct deposited and you can even submit via our Smartphone app now!



voluntary benefits offered:

Disability - our "paycheck protection program"

Accident Plan (great for active families)

Critical Care + Cancer coverage

Medical Bridge/Hospital Confinement

Life Insurance options (term and whole life)

Dental Plan

COLONIAL LIFE REP Angie Ramirez: 907-952-1060

TO MAKE ADDITIONS/CHANGES TO YOUR COLONIAL LIFE COVERAGES CONTACT YOUR COLONIAL LIFE REP

angie.ramirez@coloniallifesales.com Learn more at www.benefitslearningcenter.com