

We've Got You Under Our Wing.SM



Accidents are unexpected. How you care for them shouldn't be.

Accidents happen more often than you think. Accident insurance from Aflac can help prepare you for what happens next.

Benefits include:

- Cash paid to you for the care and treatment of a covered accidental injury
- Benefits are paid regardless of any other insurance you have with other insurance companies
- Your coverage is portable; as long as your employer continues to offer these products, you can take the coverage with you if you change jobs or retire

Semi-monthly premium rates for off-the-job Accident coverage:

Individual	Insured / Spouse	One-Parent Family	Two-Parent Family
\$6.31	\$9.23	\$12.94	\$15.86

Will your major medical insurance cover all of your bills?

Supplemental hospital indemnity insurance provides financial help to enhance your current coverage. You don't want to be caught unprepared in a medical emergency and have to rely on your family's savings to cover the extra expenses you may face. Your health insurance plan may pay only a portion of the total expenses a hospital stay or medical treatment requires. As a result, you could incur significant out-of-pocket expenses if you or a family member were hospitalized.

Benefits include:

- Cash paid to you for admission to and confinement in a hospital, surgery, and/or anesthesia administered by a physician
- Benefits are paid regardless of any other insurance you have with other insurance companies
- Your coverage is portable; as long as your employer continues to offer these products, you can take the coverage with you if you change jobs or retire

Semi-monthly premium rates for group Hospital Indemnity coverage:

Individual	Insured / Spouse	One-Parent Family	Two-Parent Family
\$10.64	\$20.84	\$15.21	\$25.41

The Hospital Indemnity product is GUARANTEE ISSUE for this enrollment only

ARUP employees will have the option to enroll in both the Accident and Hospital Indemnity plans through Ulti-Pro

**Aflac Representative – Natalie Price
Office (800) 427-6586 x7731
natalie.price@gbsbenefits.com**

American Family Life Assurance Company of Columbus (Aflac)

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Can a Critical Illness happen to you or your family?

No one plans on it. But statistics show you or someone you love may suffer from a heart attack, stroke, cancer or some form of critical illness in your lifetime. Critical Illness insurance from Aflac can help provide the protection you need when you need it most. And there are three coverage options available to choose from for you *or* for you and your spouse.

Benefits include:

- Helps to fill in the gaps for deductibles and coinsurance and complements the health insurance you may already have in place
- Dependent children are covered at no additional cost
- Your coverage is portable; as long as your employer continues to offer these products, you can take the coverage with you if you change jobs or retire

Semi-monthly premium rates for Critical Illness coverage:

\$30,000 lump-sum benefit for Insured / \$15,000 lump-sum benefit for Spouse

Age	18-29	30-39	40-49	50-59	60-69	69 and over
Insured	\$2.67	\$5.22	\$13.76	\$29.97	\$60.41	\$106.32
Spouse	\$1.78	\$3.03	\$7.32	\$15.43	\$30.64	\$53.58

\$20,000 lump-sum benefit for Insured / \$10,000 lump-sum benefit for Spouse

Age	18-29	30-39	40-49	50-59	60-69	69 and over
Insured	\$2.06	\$3.77	\$9.47	\$20.26	\$40.56	\$71.18
Spouse	\$1.47	\$2.32	\$5.16	\$10.57	\$20.71	\$36.01

\$10,000 lump-sum benefit for Insured / \$5,000 lump-sum benefit for Spouse

Age	18-29	30-39	40-49	50-59	60-69	69 and over
Insured	\$1.47	\$2.32	\$5.16	\$10.57	\$20.71	\$36.01
Spouse	\$1.17	\$1.58	\$3.01	\$5.72	\$10.79	\$18.44

The Critical Illness product is GUARANTEE ISSUE for this enrollment only

If you are interested to learn more or to enroll with the Critical Illness plan,
please see Natalie Price

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