



Know what's available to you.

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Thank you for taking the time to find out more about the plans that are available to you. We recommend that a prior appointment should be set with the Aflac Representative to ensure your enrollment in the following programs.

- **Flexible Spending Accounts** (FSA's do not automatically renew or rollover each year)
  - **Unreimbursed Medical Expenses** – Save tax money on expenses such as co-payments, deductibles, out of networking charges, dental work, braces, hearing aides, laser eye surgery.
  - **Dependent Care** – Pre-tax your child care expenses and elder care expenses.

- **New Guaranteed Issue Hospital Insurance**

Pays \$1,000 the first night in the hospital if you're sick, hurt or maternity.

- **Disability Income Protection** (On or off the job, all year, including the summer)

Pays for Maternity coverage. Please note that School employees are not covered by NY State disability. This plan pays cash benefits directly to you if you are out of work due to sickness or injury, including maternity, all year, including the summer. This plan pays disability benefits on top of any other time you may have, including; personal; sick; sick-bank; or workers compensation (talk to the Aflac representative for more information).

- **Cancer Expense Plan** (pays cash benefit directly to you to be used as you wish)

Health insurance doesn't pay your mortgage or rent; the miles you drive for treatment or the time you or your spouse takes off from work to help. Learn what this plan is and how it has helped many people in this area. See our web site [www.aflacny.com](http://www.aflacny.com) and also look on the American Cancer Society's web site [www.cancer.org](http://www.cancer.org) for more facts about surviving cancer and its financial impact. Also covers heart attack, stroke or kidney disease

- **Accident Indemnity** (pays cash benefits directly to you to be used as you wish)

This plan will pay cash benefits directly to the insured for injuries sustained in an accident, at home or on the job, regardless of other insurances. For Example, if a covered person gets into a car accident and your no-fault car insurance covers all the expenses, this plan still pays all its benefits to the insured.

Some of the Benefits are: **Initial Office/Emergency Visit \$120** each time per incident and per individual\*; **Follow Up Visits \$50** per visit \*; **Physical Therapy Visits \$50** per visit\*. **Hospital \$1,000/\$2,000** upon admittance **\$165** per day\*. These benefits are paid even if you don't have to pay for the services such as Workers Compensation, No-fault, etc\*(See the Aflac Representative)

Use the cash benefits any way you choose. Leave the cash benefits in your bank account, buy groceries; put the money towards an automobile deductible, any thing you choose.

**IF INTERESTED PLEASE REPLY TO YOUR AFLAC REPRESENTATIVE BELOW**

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