



Greetings from the desk of ***Norm Robinson***-your AFLAC agent.

Thanks to your employer, all Town of North Reading employees may enroll in the following AFLAC plans, at “A” rates (our lowest). Employees who participate will own their policies & they are fully portable. You may also have deductions done conveniently through your payroll, which will reduce your plan cost by about 25%, if the plan taken is pre taxable. You may select an employee, employee & spouse, employee & kids, or full family plan. Please contact Norm for any interest in these plans.

**1: SHORT TERM DISABILITY**-Pays \$500-\$6,000/month for either 3/6/12/18/24 months if unable to work. **Guaranteed issue** to \$4,000/month(NO health questions). **INCLUDES MATERNITY LEAVE.** Covers approx 2/3 of paycheck. Available for employee only. Any checks received are **NOT** taxable income. Optional Value Added rider pays **\$1,000 back to you** every 5 years, less any claims paid.

**2: CANCER**-Pays **HUGE** cash payments for cancer related expenses, over & above health insurance. Enroll by 64, keep for life. \$75 annual wellness benefit per person. **Dependents covered for FREE to age 26.** 1 in 2 men, 1 in 3 women deal with this in their lifetime. **Net cost >\$4/wk employee & kids.**

**3: HOSPITAL CHOICE** -Pays \$500-\$2000 for 23 hour confinement, plus \$100 for ER or Short Stay benefit, & \$100/day rehab unit. Covers illnesses/injury/Covid-19/surgeries. **Guaranteed issue.** **Excellent complement to STD for maternity use.** **Cost <\$3/week** for \$500 plan individual plan.

**4: DENTAL- Essentials** plan complements **any** existing coverage. Pays up to \$1,200 per person/year, and increases by \$100/year for 5 years. Enroll by 70, keep for life. **NO network or deductible.** **Optional orthodontic rider(Braces) pays up to \$1,400.** **Net cost <\$3/week** individual plan.

**5: ACCIDENT**-Pays you cash if you are hurt on/off the job, 24/7. Enroll by age 64, keep for life. Built in guaranteed issue life insurance up to \$150,000. **Net Cost <\$4/week** individual plan.

**6: CRITICAL CARE**-Pays **\$8,500** for major health events-**\$10,000** kids (stroke, heart attack, coma, 3<sup>rd</sup> degree burns, kidney failure, paralysis) plus hospital, ambulance & continuing care. \$4,000 paid for subsequent events. **Cost <\$2-6/week** depending on age

***Norm Robinson, Aflac Servicing Agent-Town of North Reading***

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