For All Westfield State University Employees

Why Aflac?

Even with the best medical plans it may take months, even years to recover financially from a family injury or illness. *Our plans pay cash benefits directly to you to help with loss of income, deductibles, co-pays, unexpected medical bills and day-to-day living expenses like mortgages, car payments, childcare, groceries and more.* We provide money in a tough situation—you choose how to use it for yourself and your family. Think of Aflac as a financial safety-net. Cost starts around $5 per week.

Short Term Disability

- Guaranteed Issue – ***no medical questions, all will qualify***
- Protects your paycheck due to accident, surgery, sickness and **maternity** leave
- 24 hour coverage *ON & OFF THE JOB!*
- Protects up to 60% of earnings tax-free when out of work
- Benefits are paid in addition to any other insurance, sick time and workers compensation
- Pre-existing conditions clause applies for first 12 months

Accident Insurance

- Spouse, Child coverage available
- **If you're injured, the costs can really start to pile up. - Pays you cash for those costs that may not be covered by your major medical insurance.**
- Plans are completely portable, can come with you if you leave your current job
- 24 hour coverage *ON & OFF THE JOB!*
- *Car accident? Kid's Sports Injury? No problem, the cash benefits help a lot!*

Life Insurance

- Fixed rates at time of application, no increases
- Affordable and simple coverage via payroll deduction
- Individual Whole Life with Cash Value or Term Insurance 10, 20, 30yr
- Plans are owned by you, portable at the same price if you leave your job

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