



Westfield State University

Fall Enrollment September and October 2022

Call or email Aaron for a quote and enrollment

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.

Short Term Disability

- ❖ Guaranteed Issue – ***NO MEDICAL QUESTIONS***
- ❖ **Best rates available for Short Term Disability**
- ❖ 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

- ❖ In addition to GIC Life insurance to cover different needs
- ❖ Affordable and simple coverage via payroll deduction
- ❖ Individual Whole Life or Term Insurance with level cost and coverage
- ❖ Plans are owned by you, can come with you if you leave your current job

Contact: Aaron Baden at (413) 717-8406

Email: ABadenMembershipBenefits@gmail.com

All Benefits are available via payroll deduction at group rates



BENEFITS ARE AVAILABLE FOR ALL BARGAINING UNIT EMPLOYEES