



We're there when you need us.

B Bi-Weekly Rates

What is Aflac ?

AFLAC is Guaranteed-Renewable and pays **CASH (TAX-FREE)** in addition to other insurance coverage.

Aflac is not health insurance, it does not pay the doctor or hospital, it pays you. It is designed to protect your income so you can maintain your lifestyle in the event of an accident or sickness. You choose what to do with the money.

Group Accident Plan

This plan pays CASH for visits to the doctor or hospital for any injuries on or off the job.

Individual	\$ 7.84
One-Parent Family	\$ 11.11
Husband & Wife	\$ 14.72
Two-Parent Family	\$ 17.99

Guaranteed Issue Group Critical Illness

	\$	10000		30000		50000	
		N/T	tobacco	N/T	Tobacco	N/T	Tobacco
18-29							
30-39	\$2.52	\$3.67	\$5.93	\$9.39	\$9.35	\$15.12	
40-49	\$3.95	\$6.21	\$10.23	\$17.01	\$16.50	\$27.81	
50-59	\$7.18	\$14.19	\$19.92	\$40.96	\$32.66	\$67.73	
60-69	\$12.32	\$23.89	\$35.33	\$70.04	\$58.35	\$116.19	
	\$19.27	\$37.73	\$56.19	\$111.58	\$93.12	\$185.43	

Personal Short-Term Disability - This plan pays CASH if you are sick or injured (Off the Job) and can't work.

Rates slightly higher starting at age 50.

EXAMPLE - \$1000 Monthly Benefit (\$33/day), will be customized based on your current income

Elimination Periods-	0/7	0/14	0/30	90/90
3-Month Benefit	\$ 13.80	\$ 10.20	n/a	n/a
6-Month Benefit	\$ 18.00	\$ 12.60	\$ 9.00	n/a
12-Month Benefit	\$ 23.40	\$ 17.40	\$ 12.00	\$ 6.92
24-Month Benefit	\$ 35.40	\$ 28.80	\$ 21.00	\$ 9.23

Hospital Plan-

This plan pays CASH if you are hospitalized . office visits, and for surgery and diagnostic exams

	Essentials 4	Preferred 4
Individual	\$ 20.34	\$ 26.04
One-Parent Family	\$ 26.82	\$ 35.04
Husband & Wife	\$ 34.20	\$ 43.56
Two-Parent Family	\$ 35.22	\$ 45.96

Cancer Care Plan (w/\$500 Building Benefit)

This plan pays CASH for the diagnosis and treatment of cancer.

	Classic	Premier
Individual and One parent Family	\$17.76	\$24.30
Husband & Wife and Family Rates	\$31.68	\$43.68

Other options are available.

Intensive Care Plan

This plan pays CASH for being in the Intensive Care Unit.

Ages:	18-35	36-45	46-55	56-70
Individual	\$ 4.80	\$ 5.22	\$ 6.30	\$ 7.14
One-Parent Family	\$ 9.42	\$ 9.42	\$ 10.32	\$ 13.32
Husband & Wife	\$ 9.60	\$ 9.60	\$ 11.70	\$ 14.28
Two-Parent Family	\$ 11.34	\$ 11.34	\$ 12.66	\$ 15.72

Critical Care and Recovery w/ \$500 Building Benefit

This plan pays CASH for any cardiovascular disease (heart attack, stroke, coma and much more).

Ages:	18-35	36-45	46-55	56-70
Individual	\$ 9.18	\$ 14.10	\$ 19.20	\$ 24.60
One-Parent Family	\$ 14.70	\$ 18.66	\$ 24.18	\$ 31.62
Husband & Wife	\$ 17.82	\$ 25.14	\$ 33.90	\$ 46.38
Two-Parent Family	\$ 19.92	\$ 27.48	\$ 36.84	\$ 49.86

Life Insurance

20 yr \$100,000 w AD

Ages:	30	36	40
Non-tobacco	\$ 12.60	\$ 14.17	\$ 17.49
tobacco	\$ 17.10	\$ 22.02	\$ 29.58
Ages:	45	50	55
Non-tobacco	\$ 23.40	\$ 33.74	\$ 49.25
tobacco	\$ 45.00	\$ 68.08	\$ 98.08

Dental

	1	2	3
Individual	\$ 14.46	\$ 17.70	\$ 25.62
One-Parent Family	\$ 27.78	\$ 34.44	\$ 50.46
Husband/Wife	\$ 28.14	\$ 34.68	\$ 51.00
Two-Parent Family	\$ 42.00	\$ 51.78	\$ 75.84

Vision

	18-39	40-49	50-70
Individual	\$ 6.42	\$ 8.72	\$ 13.10
One-Parent Family	\$ 10.56	\$ 12.18	\$ 15.18
Husband/Wife	\$ 10.10	\$ 14.72	\$ 22.56
Two-Parent Family	\$ 13.34	\$ 17.22	\$ 23.04

Whole Life and Juvenile Life rates available on request.

Please contact an Aflac Representative from the John Simmacher Office in Lubbock, TX for more information.

Office Address - 2503 74th St. Suite 104, Lubbock, TX 79423 Office Phone - 806-748-6100

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