Aflac for Michigan Tech employees

Michigan Tech is now making the following Aflac insurance policies available to its employees:

**Accident**
- Emergency Treatment Benefit
- Specific-Sum Injuries Benefit
- Accidental-Death Benefit
- Initial Hospitalization Benefit
- Hospital Confinement Benefit

**Cancer/Specified-Disease**
- Initial Diagnosis Benefit
- Hospital Confinement Benefit
- Radiation and Chemotherapy Benefits
- Surgical/Anesthesia Benefit
- Benefits paid directly to the insured, unless otherwise assigned
- Benefits paid regardless of any other insurance
- Ambulance, Transportation, and Lodging Benefits
- Cancer Wellness Benefit

**Hospital Confinement Indemnity**
- Hospital Confinement Benefit
- Hospital Emergency Room Benefit
- Physician Visits and Ambulance Benefits (Option 2)
- Surgical and Invasive Diagnostic Exams Benefits (Option 3)
- Daily Hospital Confinement and ICU Confinement Benefits (Option 4)

For more information about policy benefits, limitations, and exclusions, please call your Aflac insurance agent/producer, Deb Capello, at (906) 370-2352 or email debra_capello@us.aflac.com.

This is a brief product overview only. Plans may not be available in all states. Benefits are determined by situs state and plan level selected.

Aflac for Michigan Tech Employees:
- Aflac is different from major medical insurance; it’s insurance for daily living.
- Aflac pays you cash benefits, unless assigned, to use as you see fit.
- Aflac benefits can help with unexpected expenses.
- Aflac insurance policies belong to you—not your company.
- Aflac offers competitive rates.
- Aflac processes claims quickly—usually within four days.1
- Thanks to the Aflac Duck, nine out of ten people in the United States know the Aflac name.2

1Company statistics, December 31, 2011.
2Aflac 2011 Year in Review.

Coverage is underwritten by American Family Life Assurance Company of Columbus.
In New York, coverage is underwritten by American Family Life Assurance Company of New York.
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