

Aflac for Michigan Tech employees

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



1

Accident

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

2

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

3

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.



We've got you under our wing.*

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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