

Open Enrollment will go through December 15, 2023

AFLAC POLICY INFORMATION FOR OUACHITA PARISH POLICE JURY EMPLOYEES



Accident

Aflac accident insurance pays cash benefits to help provide peace of mind during the different stages of accident care and recovery. Benefits can be used to help pay for emergency treatment, as well as for treatment-related transportation and lodging.



Aflac Plus Rider

The Aflac Plus Rider helps protect employees, for a small additional premium, from costs associated with serious illnesses such as Human Coronavirus, the flu, pneumonia, heart attacks, strokes, Type 1 diabetes, and advanced Alzheimer's and Parkinson's disease.



Disability

Aflac short-term disability insurance offers income replacement benefits to help with the loss of income due to a covered illness or injury.

****New Hires have a 365-day waiting period before they are eligible for the Short-Term Disability offered through Lifeshare plus there can only be one claim submitted during a 12 month time period.**



Cancer/Specified-Disease

Aflac cancer insurance pays employees a defined benefit for covered cancer treatments and also helps cover costs that do not fall under major medical insurance such as travel and accommodations, home and family care, deductibles and copayments, and other miscellaneous expenses.



Critical Illness/Specified Health Event

Aflac critical illness insurance can help with the treatment costs of life-changing illnesses and health events like heart attacks or strokes, among others, so your employees can stay focused on recuperation.



Hospital

Aflac hospital insurance can help your employees be better prepared for unexpected hospital expenses not covered by their major medical coverage.



Life

Aflac life insurance will see your family through the tough times with funds to help pay the bills if something happens to you.

This is a brief description of each type of coverage available. If you would like any additional information or to enroll, please contact Brett Cloyd or Brittani Cloyd at 318-322-8430 or by email at bacloyd@yahoo.com



WHY AFLAC? GET THE AFLACTS.

- **1 AFLAC IS DIFFERENT FROM HEALTH INSURANCE; IT'S INSURANCE FOR DAILY LIVING.**

Major Medical pays for doctors, hospitals, and prescriptions. Aflac is insurance for daily living. It pays cash benefits directly to you, unless otherwise assigned, to help with daily living expenses due to an illness or accident.

- **2 AFLAC IS AN EXTRA MEASURE OF FINANCIAL PROTECTION.**

When you're sick or hurt, Aflac pays cash benefits directly to you to help you and your family with unexpected expenses. The benefits are predetermined and paid regardless of any other insurance you have.

- **3 AFLAC PAYS YOU CASH BENEFITS TO USE AS YOU SEE IT.**

You can use your Aflac benefits check to help pay for groceries, child care, or rent. It's totally up to you.

- **4 AFLAC BENEFITS HELP WITH UNEXPECTED EXPENSES.**

Your Aflac benefits check helps you pay for the many out-of-pocket expenses you incur when you are sick or hurt—like the cost of transportation to and from medical facilities, parking, and additional child-care expenses.

- **5 AFLAC BELONGS TO YOU, NOT YOUR COMPANY.**

When you have an Aflac policy—it's yours. You own it. Even if you change jobs or retire, you can take your Aflac policy with you.

- **6 AFLAC IS AFFORDABLE.**

We have a range of products that can fit most budgets. Aflac can help provide you and your family with coverage and security to help maintain your everyday lifestyle in case of illness or injury. And, Aflac rates don't go up even when you file a claim.

- **7 AFLAC PROCESSES CLAIMS QUICKLY—USUALLY WITHIN 4-5 DAYS.**

Aflac provides prompt service and fast payment of qualifying claims to help you pay your bills. While you're focusing on your health, we focus on getting you cash as quickly as possible.

- **8 AFLAC CLAIMS ARE EASY TO FILE.**

When you're sick or hurt, the last thing you need is a complicated form to fill out. Aflac benefits are easy to understand, and our forms are easy to complete.

- **9 AFLAC PAYS YOU BENEFITS EVEN WHEN YOU'RE HEALTHY.**

We want you to be healthy—that's why we promote preventative care. Get a routine physical, a mammogram, or an eye exam and we'll pay you. It's that simple.

- **10 WE HAVE A SPOKESDUCK.**

Ducks make a variety of unique sounds. However, our spokesduck only makes one sound in many different ways. Also, most company spokespersons don't have wings. Ours does. And we've got you under them.

FOR MORE INFORMATION.

PLEASE CONTACT BRETT CLOYD OR BRITTANI CLOYD

BY PHONE: 318-322-8430 OR BY EMAIL: bacloyd@yahoo.com

Ouachita Parish Police Jury

Pay Period Premiums

Cancer Protection Assurance Level 2

Age	Single	EE/SP	SPF	Family
18-75	\$20.18	\$36.30	\$20.64	\$36.76

Accident Level 2 with Plus Rider

Age	Single	EE/SP	SPF	Family
18-29	\$10.21	\$15.22	\$17.75	\$22.88
30-39	\$10.86	\$16.65	\$18.01	\$23.99
40-49	\$12.42	\$19.44	\$19.18	\$26.46
50-70	\$15.09	\$24.58	\$21.26	\$31.46

(Other levels available)

Aflac Hospital Choice 1000

Age	Single	EE/SP	SPF	Family
18-49	\$13.78	\$19.57	\$17.49	\$20.74
50-59	\$14.04	\$20.67	\$17.81	\$20.93
60-75	\$14.50	\$22.10	\$18.07	\$22.36

Critical Care Protection/ ICU

Age	Single	EE/SP	SPF	Family
18-35	\$8.91	\$17.10	\$15.15	\$19.37
36-45	\$12.94	\$23.40	\$17.88	\$25.42
46-55	\$19.11	\$35.95	\$23.47	\$38.09
56-70	\$26.52	\$51.29	\$34.00	\$54.93

Short Term Disability

Elimination Period Accident/Sickness - 0/7 DAYS

Annual Income	\$20,000	\$22,000	\$24,000	\$26,000	\$28,000	\$30,000	\$32,000	\$34,000	\$36,000	\$38,000	\$40,000
Benefit Period Age	\$1,000	\$1,100	\$1,200	\$1,300	\$1,400	\$1,500	\$1,600	\$1,700	\$1,800	\$1,900	\$2,000
3 MONTHS 18-49	\$14.30	\$15.73	\$17.16	\$18.59	\$20.02	\$21.45	\$22.88	\$24.31	\$25.74	\$27.17	\$28.60
50-64	\$14.95	\$16.45	\$17.94	\$19.44	\$20.93	\$22.43	\$23.92	\$25.42	\$26.91	\$28.41	\$29.90
65-74	\$18.20	\$20.02	\$21.84	\$23.66	\$25.48	\$27.30	\$29.12	\$30.94	\$32.76	\$34.58	\$36.40
6 MONTHS 18-49	\$18.20	\$20.02	\$21.84	\$23.66	\$25.48	\$27.30	\$29.12	\$30.94	\$32.76	\$34.58	\$36.40
50-64	\$19.50	\$21.45	\$23.40	\$25.35	\$27.30	\$29.25	\$31.20	\$33.15	\$35.10	\$37.05	\$39.00
65-74	\$24.70	\$27.17	\$29.64	\$32.11	\$34.58	\$37.05	\$39.52	\$41.99	\$44.46	\$46.93	\$49.40

On The Job Disability Rider

Annual Income	\$20,000	\$22,000	\$24,000	\$26,000	\$28,000	\$30,000	\$32,000	\$34,000	\$36,000	\$38,000	\$40,000
Benefit Period Age	\$500	\$500	\$600	\$600	\$700	\$700	\$800	\$800	\$900	\$900	\$1,000
3 MONTHS 18-64	\$2.28	\$2.28	\$2.73	\$2.73	\$3.19	\$3.19	\$3.64	\$3.64	\$4.10	\$4.10	\$4.55
6 MONTHS 18-64	\$2.93	\$2.93	\$3.51	\$3.51	\$4.10	\$4.10	\$4.68	\$4.68	\$5.27	\$5.27	\$5.85

Life Insurance

Term & Whole Life