



As a participant in the Synod of the Pacific's Benefits Service, you may take advantage of the many voluntary benefits we have to offer.

AFLAC is the world's largest provider of Supplemental Benefits and they are available to you at the very best rates on a pre-tax basis.

All benefit plans are portable and may be continued beyond employment at the same group rate.

The following sections will explain each benefit in detail. These plans are meant to:

- Pay cash directly to you and/or your family in the event of an accident, sickness or health challenge (in addition to any other insurance that you might have).
- Replace lost income if you are unable to work due to sickness or injury.
- Pay cash benefits for annual check up's and screenings.
- In most cases, premiums may be deducted from your payroll pre-tax through your Section 125 plan (Life Insurance, Short Term Disability and Long Term Care premiums would be an after tax deduction).

Accident

AFLAC's Accident Indemnity Plan is designed to help cover the expenses associated with an accidental injury. It pays you directly, unless you assign benefits, regardless of any other insurance you may have. Benefits are determined by state, but include:

- Accident hospital confinement
- Accidental death and dismemberment
- Many others

Cancer

When a covered individual is diagnosed with cancer, this plan provides benefits for hospital confinement, radiation and chemotherapy and surgery, among others. In addition, AFLAC will pay a First Occurrence Benefit when a covered individual is first diagnosed as having internal cancer. Benefits are determined by state, but may include:

- Hospital confinement
- Radiation, chemotherapy and experimental treatment
- National Cancer Institute (NCI) evaluation/consultation
- Wellness benefits for cancer screenings
- Many others

Hospital Confinement Indemnity Plan

AFLAC's Hospital Confinement Indemnity Plan pays benefits for hospital stays due to sickness or injury. Benefits are determined by state, but may include daily hospital stays, surgical procedures and wellness benefits.

Life Insurance

AFLAC offers Term Life Insurance, Whole Life, and a combination of both to provide the level of coverage you need. You can apply for up to \$200,000 (\$100,000 for applicants over age 50) total coverage. In addition, the health questions on your application do not require a medical exam or blood test. Your premiums will be automatically deducted from your paycheck. Coverage automatically includes a Waiver of Premium Benefit in case of a total disability, and an Accelerated Death Benefit.

Short-Term Disability

Individual Short-Term Disability insurance may help provide you with a source of income if you become disabled due to a sickness or off-the-job injury. It provides monthly benefits for periods of 3, 6, 12, or 24 months. When you own AFLAC's Personal Short-Term Disability insurance, your policy stays with you regardless of job change. To learn more about coverage in your state, [please ask your employer.](#)

Specified Health Event

This plan pays a benefit when a covered individual is first diagnosed as having a covered life-threatening health event. Coverage includes benefits for hospital confinement, continuing care and continuation of coverage. The following life-threatening events are covered:

Heart attack and coronary artery bypass surgery
Stroke
Major human organ transplant
Coma
Many others

Long term care

Aflac is re-introducing a very simple and effective plan to help offset the costs associated with nursing home or assisted living stays.

Who to Call

If you have questions or would like to know how to enroll in AFLAC's benefit plans, contact:

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