



HFM B.O.C.E.S Employees



Find out how AFLAC can pay YOU directly when an accident or illness occurs! For more information, or to review your current policies, call your Aflac consultant Michelle Nolan or complete and submit the interest form through fax or email.

Great news! Benefit program, Availability for all employees ...

AFLAC provides a variety of coverage options protecting over 50 million people worldwide against the financial uncertainty that comes along with accidents and illnesses. **Cash paid directly to you in addition to any other insurance with NO coordination of benefits.**

Aflac now offers ONE DAY PAY and DIRECT DEPOSIT for your benefit checks!

Aflac Programs Available

- **AFLAC SHORT-TERM DISABILITY — Guarantee Issue.** Disability is not provided in most School, including HFM B.O.C.E.S. Protect your income in case of an illness or injury, to include maternity leave. Contact your agent for your personal rates! **RATES BASED ON YOUR SELECTION.**
- **HOSPITAL Plan: Guarantee Issue.** – This benefit is designed to help cover the cost of your hospital deductible. Some of the other benefits are physician visits, ER visits, Short Stay in Hospital, Surgeries, invasive testing and more!
- **ACCIDENT INDEMNITY ADVANTAGE PLAN —** Accidents happen to all kinds of people every day. Out of pocket expenses associated with an accident are unexpected and often burdensome; the impact on your finances and your well-being can be reduced. The accident plan has been revised, now even more benefits!
- **AFLAC CANCER CARE PLAN/CRITICAL ILLNESS PLAN —** Cancer, Stroke, Heart Attack, End-Stage Renal Failure (kidney failure) and Organ transplant are some of the major diseases that results in significant out-of-pocket costs.
- **LIFE INSURANCE — Are you looking for Life Insurance?** Up to \$500,000 of life insurance is available to provide protection. Whole, Term options available. **All Rates locked in! NO Physicals or Blood Work Required!** Protect those you love against the devastating loss of your income.

Michelle Nolan

Michelle_nolan@us.aflac.com, Phone 518-330-9463/efax 518-344-1224

Company Name: HFM B.O.C.E.S.

Employee Name: _____

Effective Date: _____

Contact Number: _____

Best time to call: _____

E-mail: _____

I would like more information for:

- | | | |
|--|--|--|
| <input type="checkbox"/> 10 Month Employee | <input type="checkbox"/> Individual | <input type="checkbox"/> One Parent Family |
| <input type="checkbox"/> 12 Month Employee | <input type="checkbox"/> Individual & Spouse | <input type="checkbox"/> Two Parent Family |

I would like more information on the following type of coverage:

- "Guarantee Issue" Short Term Disability
- "Guarantee Issue" Hospitalization Advantage Plan!
- Accident Advantage Plan
- Life Insurance — Whole and Term
- Cancer Plans
- Lump Sum Critical Illness (Heart Attack, Stroke, etc.)

Participation in some benefits are subject to AFLAC's Eligibility requirements.

Print Employee Name: _____ Date: _____

Email or fax to:
Michelle_nolan@us.aflac.com
518-344-1224 efax