

# Why Aflac? Get the Aflacts.<sup>®</sup>

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

Major medical pays for doctors, hospitals, and prescriptions. Aflac pays cash directly to you, unless otherwise assigned, to help with daily 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 FIT.

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 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 CASH BENEFITS EVEN WHEN YOU'RE HEALTHY.

We want you to be healthy—that's why several of our policies promote preventive care.

## 10 AFLAC IS ACCOUNTABLE.

Because Aflac is accountable to our customers, employees and shareholders, our worldwide headquarters has been named to Ethisphere's list of World's Most Ethical Companies five years in a row, FORTUNE's list of 100 Best Companies to Work For for 13 consecutive years, and FORTUNE's list of World's Most Admired Companies 10 times.



Kimberly Rodriguez, *Aflac Independent Agent*

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# Aflac<sup>®</sup>

We've got you under our wing.<sup>®</sup>

For more information, please call (520) 975-5417 or visit [Aflac.com](http://Aflac.com).

Individual coverage underwritten by American Family Life Assurance Company of Columbus.

Group coverage is underwritten by Continental American Insurance Company (CAIC), a wholly-owned subsidiary of Aflac Incorporated.

CAIC is not licensed to solicit business in New York, Guam, Puerto Rico, or the Virgin Islands. For groups situated in California, group coverage is underwritten by Continental American Life Insurance Company. For individual coverage in New York or coverage for groups situated in New York, coverage is underwritten by American Family Life Assurance Company of New York.

# Aflac for City of Bisbee employees

City of Bisbee is now making the following Aflac insurance policies available to its employees:



## Accident

For a covered accident, Aflac policyholders receive cash benefits for use as they see fit. This plan helps provide a financial cushion if an accident occurs.



## Critical Care and Recovery (Specified Health Event)

Helps with the medical expenses related to a covered serious health event.



## Cancer/Specified-Disease

Aflac's cancer/specified-disease insurance policies are designed to pay cash benefits that can be used to help offset cancer-related expenses and to help with a variety of daily living expenses.



For more information about policy benefits, limitations, and exclusions, please call your Aflac insurance agent/producer, **Kimberly Rodriguez, at (520) 975-5417 or email [kimberly\\_rodriguez@us.aflac.com](mailto:kimberly_rodriguez@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 City of Bisbee Employees:

- Aflac is different from major medical insurance; it's insurance for daily living.
- Aflac pays cash benefits to the policyholder, unless otherwise assigned, to use as he or she sees fit.
- Aflac benefits can help with unexpected expenses.
- Aflac offers competitive rates.

- Aflac processes claims quickly - usually within four days.<sup>1</sup>
- Thanks to the Aflac Duck, nine out of ten people in the United States know the Aflac name.<sup>2</sup>

<sup>1</sup>Company statistics, December 31, 2011.

<sup>2</sup>Aflac 2011 Year in Review.

# Aflac®

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.

Worldwide Headquarters | 1932 Wynnton Road | Columbus, Georgia 31999

# Aflac for City of Bisbee employees

City of Bisbee is now making the following Aflac insurance policies available to its employees:

1

## Hospital Confinement Indemnity

Helps with the non-covered expenses of a hospital stay.

2

## Dental

A portable, no-deductible plan that offers freedom of choice and no coordination of benefits.



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For more information about policy benefits, limitations, and exclusions, please call your Aflac insurance agent/producer, **Kimberly Rodriguez, at (520) 975-5417 or email [kimberly\\_rodriguez@us.aflac.com](mailto:kimberly_rodriguez@us.aflac.com).**

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**City of Bisbee**

Rate sheet prepared by Web User on 5/18/2016 10:54:07 AM.  
 Arizona Payroll Premium rates are Biweekly for industry Class B.

The rates shown on this insert page are for illustration purposes only; they do not imply coverage.  
 For more information about policy/plan benefits and limitations, please refer to the accompanying  
 product brochure for each insurance policy/plan listed below.

**Accident Advantage - 24-HOUR ACCIDENT OPTION 3 - Series A36000**

	Premium	Total
18-75 INDIVIDUAL	\$12.42	\$12.42
18-75 NAMED INSURED/SPOUSE	\$16.56	\$16.56
18-75 ONE-PARENT FAMILY	\$19.26	\$19.26
18-75 TWO-PARENT FAMILY	\$24.24	\$24.24

**AFLAC PLUS RIDER**

		Aflac Plus Rider
18-29	INDIVIDUAL	\$1.44
30-39		\$2.04
40-49		\$3.48
50-70		\$5.94
18-29	HUSBAND WIFE	\$2.70
30-39		\$4.02
40-49		\$6.60
50-70		\$11.34
18-29	ONE-PARENT FAMILY	\$2.88
30-39		\$3.12
40-49		\$4.20
50-70		\$6.12
18-29	TWO-PARENT FAMILY	\$3.48
30-39		\$4.50
40-49		\$6.78
50-70		\$11.40

**CRITICAL CARE AND RECOVERY LEVEL TWO - Series A71200**

Individual				One Parent Family			
Age	Premium	FOBBR	Total	Age	Premium	FOBBR	Total
18-35	\$7.66	\$1.08	\$8.64	18-35	\$12.96	\$1.14	\$14.10
36-45	\$10.80	\$1.98	\$12.78	36-45	\$15.24	\$2.10	\$17.34
46-55	\$14.70	\$2.34	\$17.04	46-55	\$19.82	\$2.40	\$22.02
56-70	\$18.96	\$2.58	\$21.54	56-70	\$25.80	\$2.70	\$28.50
Insured/Spouse				Two Parent Family			
Age	Premium	FOBBR	Total	Age	Premium	FOBBR	Total
18-35	\$14.58	\$2.16	\$16.74	18-35	\$18.56	\$2.22	\$18.78
36-45	\$18.96	\$3.96	\$22.92	36-45	\$21.00	\$4.08	\$25.08
46-55	\$25.50	\$4.68	\$30.18	46-55	\$28.08	\$4.74	\$32.82
56-70	\$35.62	\$5.16	\$40.68	56-70	\$38.58	\$5.28	\$43.86

FOBBR: First Occurrence Building Benefit Rider (Rider Series A71050) (\$500)



**City of Bisbee**

Rate sheet prepared by Web User on 5/18/2016 10:54:07 AM.  
 Arizona Payroll Premium rates are Biweekly for industry Class B.

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**AFLAC CANCER CARE PLAN CLASSIC - Series A78300**

		Premium	IDR* (5 units)	DCR*	SDR*	Total
18-75	INDIVIDUAL	\$14.64	\$2.70	\$0.00	\$0.42	\$17.76
18-75	INSURED/SPOUSE	\$24.90	\$6.00	\$0.00	\$0.78	\$31.68
18-75	ONE-PARENT FAMILY	\$14.64	\$2.70	\$0.42	\$0.42	\$18.18
18-75	TWO-PARENT FAMILY	\$24.90	\$6.00	\$0.42	\$0.78	\$32.10

IDR\* = Optional Initial Diagnosis Rider (Series A-78050) premium 1-5 units

DCR\* = Optional Dependent Child Rider (Series A-78051) premium

SDR\* = Optional Specified Disease Rider (Series A-78052) premium

**AFLAC HOSPITAL ADVANTAGE ESSENTIALS - Option4 Series A49400**

Age	Individual	One Parent Family	Insured/Spouse	Two Parent Family
18-75	\$20.10	\$26.52	\$33.84	\$34.80

**AFLAC HOSPITAL ADVANTAGE PREFERRED - Option4 Series A49400**

Age	Individual	One Parent Family	Insured/Spouse	Two Parent Family
18-75	\$25.68	\$34.68	\$43.08	\$45.42

**DENTAL ESSENTIALS - Series A-82100R**

		Premium	Orthodontic*	Total
18-70	INDIVIDUAL	\$11.10	\$10.92	\$22.02
18-70	ONE-PARENT FAMILY	\$19.44	\$11.94	\$31.38
18-70	INSURED/SPOUSE	\$19.56	\$11.94	\$31.50
18-70	TWO-PARENT FAMILY	\$28.02	\$11.94	\$39.96

\* = Optional Orthodontic Rider (Series A82050) premium