



Attention Town of Plympton Employee,

Aflac has been offered to you, as a company employee, since March 20009. I've been your Aflac representative, Stephen M. DeBellis, since 2012.

Open Enrollment is where you can ADD/CANCEL/CHANGE your Aflac Programs AND also get great 1-on-1 claims help too. That's right, I do help with claims! ☺

**Aflac is onsite Wednesday May 3rd & also Tuesday May 16th
(see enclosed schedule)**

All new coverage/changes would start 07/01/2023.

**<https://www.aflacenrollment.com/TownofPlympton/BSX763106054>
Press "CONTROL" & this link to access! It's an Aflac Landing Page, made for you!**

Please reply by Thursday May 25th or sooner, if you want to enroll.

Aflac rates never increase & our programs are portable, which means **you can keep your Aflac programs if you retire or change jobs & your rates would NOT increase by 1 penny & I'll still help with claims. Not all companies offer those things.**

Claims Process

Aflac does have an amazing online website(www.aflac.com) & many great staff at our 800#'s waiting to assist you. **Stephen M. DeBellis will personally assist you with all claim issues & walk you through the process, just as I have always done.**

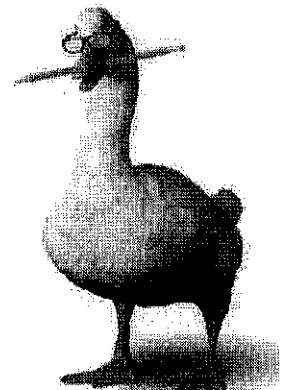
NEWEST 2023 CHANGES:

- **Disability should be adjusted if you got a raise, since you 1st got it.**
- **Disability elimination periods can be adjusted, if needed or desired.**
- **Aflac Disability is compliant with MAPFML. You can do both.**
- **Available Life Insurance amounts start at \$20k and go up to \$500k.**
- **Key benefit details for ALL available plans are listed on the next page.**
- **Inquire about upgrading your current Aflac to the newer 2023 options!**
- **Aflac just added extra Cancer benefits to CPA plans at NO extra cost**
- **Aflac does have Maternity (Disability & Hosp) & Paternity (Hosp) plans.**
- **Child delivery plans/benefits need to start, weeks before getting pregnant, for these types of claim benefits to be payable. Ask me for exact details**
- **Most plans allow you to cover a spouse and kids (under age 26).**
- **We can enroll you by phone in Aflac, if needed!**

Best Regards, Stephen M. DeBellis Aflac Benefits Advisor

Cell# 617.512.6731 & Fax# 617.274.0830

stephen_debellis@us.aflac.com





Aflac Cancer (CPA) update. Effective May 1, 2023 Aflac is INCREASING certain benefit amounts on Cancer Protection Assurance (CPA-2&3) plans, **with NO price increase.**

- If you already have a CPA-Cancer Protection Assurance plan(available since 2019), then starting 05/01/23 you will automatically have the extra benefit amounts.
- If you do NOT have any Aflac Cancer coverage; but have been thinking about adding Cancer coverage, now is the best time for that.
- If you have older Aflac plans called Personal Cancer Indemnity (1,2&3), Maximum Difference, Maximum Difference Essentials, Cancer Care Classic or Cancer Care Premier – NOW is the perfect time to see if you can switch over to the new CPA options. In most cases, a cost change is minimal; but the coverage will be more robust & appropriate for situations in 2023 & beyond. If you want me to review your exact coverage & see if you qualify & if a change is right for you, please reach out to me ASAP. **In my 15+ years of experience as an Insurance Auditor and Aflac Benefits Adviser, I would say that 18.5 out of 20 people would be better off switching to the CPA plan now, if they qualify to do so.**
- **For both current and future CPA policyholders, we've enhanced benefits in three key areas:**
 1. First occurrence benefits, which are paid upon a diagnosis of cancer.
 2. Cancer treatment benefits that are paid when a policyholder is undergoing treatment, such as, but not limited to, chemotherapy, radiation or immunotherapy.
 3. Annual care, paid on the anniversary of a policyholder's cancer diagnosis to close the gaps related to health maintenance treatments such as scans, bloodwork and ongoing side effects that cancer survivors often face.
- **No premium increase** for current and future policyholders

Aflac has partnered with CancerCare®, a leading national organization that offers free professional support services including counseling, support groups and educational workshops to people with cancer and their loved ones who are living with cancer. Every Aflac policyholder now has access to "My Cancer Circle" too. Visit the MyAflac app and click on Cancer Support Resources under Did You Know?

New Aflac Disability NEWS!!! Aflac just increased the monthly GI max benefit amount of coverage available, that you can get for Disability, without going through the Underwriting Process to now be a \$5k/month max. Ask me about it, to see if you qualify and/or if you've also had a pay increase since you first enrolled in the Aflac Disability.



Aflac Short-Term Disability

*It pays you, when you miss work due to injury or covered sickness
Benefit periods can range from 3, 6, 12, 18 or 24 months per claim.
3 & 6 month options require no underwriting at all.
Aflac pays on top of sick leave, vacation time and covers maternity too.
New 2023 higher payouts available that do NOT require underwriting – ask me about it*

Aflac Accident4 Plan

Plan pays you cash when you get medically treated for an injury, an accident, a cut, a burn, a fall, a fracture, a dislocation, a sprained ankle and other injury related situations. There is NO LIMIT to how many valid claims you can file in a year.

Aflac Cancer Protection Assurance – levels 2 & 3 (NEW May 1 2023 changes)

*Initial Diagnosis money can start at \$4,000 or more for adults and possibly up to \$25,600 for kids (under age 26). Diagnosis \$\$ grows \$500/year. Plan covers up to 31 other diseases too, including lyme disease. Benefits for surgeries, hospital full day stays, chemo and radiation never stop or run out. Risk of cancer in the U.S. is 1 in 2 men, 1 in 3 women – 50% of all US Families will be affected **Google: My Special Aflac Duck & Aflac Cancer and Blood Disorders Center to learn about us.** Plan pays \$75 or \$100 for any of 37 different health screenings, depending on level 2 or 3.*

Aflac Critical Care Protection1

Initial Diagnosis money can start at \$8,500 for adults and up to \$10,000 for kids (under age 26) Diagnosis above grows \$500/year. Plan covers: Heart Attack, Stroke, Sudden Cardiac Arrest, Third-Degree Burns, Coma, Paralysis, End-Stage Renal Failure, Complications Arising from a Major Human Organ Transplant or a Coronary Artery Bypass Graft Surgery. Pays \$300/day for every full day hospital stay (unlimited), \$150/day for 100 days of speech, OT or PT if needed & \$550/month for up to six months, if work is missed too, plus other benefits.

Aflac Plus Rider

The plan can be added to an Accident plan, Disability plan or Hospital plan. Ask Stephen for details. No underwriting is needed. Plans pays amounts of \$1,250, \$2,000, \$3000 & \$5,000 for up to 24 different health situations, diagnosis or critical illnesses. Plan cost is extremely low.

Aflac Choice (Hospital)

The plan pays for hospital full day confinements @ \$2,000(or lower). Benefits for Rehab unit stays, er visits & short-stays are also covered. Riders can be added for EXTENDED Benefits and also for Surgical Care Benefits/Longer Hospital stays. Only Surgical Care needs Underwriting!

Aflac Life Insurance – Adult Term Life, Adult Whole Life & Juvenile Whole Life

No doctor visits or blood work required! Term Life options of 10, 20 & 30 years of coverage. Adults can select from \$20,000 up to \$500,000, depending on age. Juvenile plans are for \$10k, \$20k or \$30k & double at age 18, while cost remains the same. Aflac has Cash Value charts for both Adult & Juvenile Whole Life plans to project growth.

Aflac Dental Plan

No networks. You can go to any U.S. Dentist you want. The Essentials plan can be used with another Dental insurance, to provide robust coverage. You pay the Dentist and Aflac pays you the benefit listed in your brochure, for that ADA procedure/treatment. Higher levels of coverage and plan year maximums are available too.

Aflac Vision Plan

Go to any Eye Doctor you choose – no networks. Help fight the cost of vision correction supplies and program includes benefits for eye exams, surgery and eye disease too. Three different Vision correction plans to choose from, all at the same cost.

Aflac Life Insurance – Important Information

Aflac rates are based on sex (male or female), age & tobacco use (over last 12 months only).

There is NO bloodwork needed. There is NO physical needed. NO family history needed.

Aflac Life Insurance (like all our plans) are fully portable, with NO price increase. This means if you stop working for your company or retire, you can take your Aflac Life insurance with you and the **PRICE REMAINS THE SAME!** How great is that!

When people apply, we show them about 10-15 or so health questions, if people have no issues with the questions – we proceed with the application. Height & weight are a consideration for approval too. Every age is a different rate, so why not lock in your age rate right now.

Employees aged 18 – 50 can apply for \$20,000 and up to \$500,000

Employees aged 51 – 70 can apply for \$20,000 and up to \$200,000

If any employee does not pass the health questions or height/weight criteria, WE CAN STILL GIVE THEM UP TO \$50,000 IN TERM OR WHOLE LIFE COVERAGE! *(We only need 10 total Life applications total or 15% participation, to guarantee \$50k to applicants who might not be approved otherwise. This is attainable.)*

Aflac offers Adult Whole Life and Adult Term Life plans, with options of 10, 20 or 30 years. We can also provide an easy to read tip sheet that easily explains the differences.

Whole Life is available to all employees (aged 18-70).

- 30 year Term Life is only available to employees aged 18-50
- 20 year Term Life is only available to employees aged 18-60
- 10 year Term Life is only available to employees aged 18-68

Employees can just cover themselves OR they can also cover a spouse on an Aflac Term Life plan, for half of their benefit amount (\$50k spousal maximum benefit).

Example: An employee could get Term coverage for \$100k and also \$50k for their spouse.

Example: An employee could get Term coverage for \$200k and also \$50k for their spouse.

Example: An employee could get Term coverage for \$25k and also \$12.5k for their spouse.

Example: An employee could get Term coverage for \$75k on themselves only.

We can meet in person or have a phone call, to actually get you LIFE enrolled. When you enroll, I will need your name, date of birth, social security #, address, phone # and email address. You will need to list a beneficiary & we need that person's name, address, phone # & date of birth too.

If you want quotes in advance, just email me your first name, sex, date of birth and tobacco usage situation (last 12 months only) and I can get you some quotes.



Aflac 2023 Open Enrollment

If you do not think you will be able to see Aflac in-person, JUST KNOW - We can get you information about all things Aflac related via email, text and calls with you, even if you are not at work during the onsite days listed below. Please feel free to reach out in early May for details, so that you have multiple weeks to review and possibly enroll before the Aflac Open Enrollment ends.

- Wednesday May 3rd - Aflac at Fire Dept starting around 9:00am
 - Wednesday May 3rd - Aflac at Town Hall starting around 10:30am
 - Wednesday May 3rd - Aflac at Library @ about 11am (packet/info drop off)
 - Wednesday May 3rd - Aflac at HWY @ about 12noon (packet/info drop off)
 - Wednesday May 3rd - Aflac at Police Dept for 2pm to 4pm - shift change
-
- Monday May 16th - Aflac at Fire Dept starting around 9:00am
 - Monday May 16th - Aflac at Town Hall starting around 10:30am
 - Monday May 16th - Aflac at Library @ about 11:30am
 - Monday May 16th - Aflac at HWY @ about 12noon
 - Monday May 16th - Aflac at Police Dept for 2pm to 4pm - shift change

If you or your Dept have a call or an emergency during the time I am set to see you, feel free to text me @ 617.512.671 to see if I can stop by either earlier or later on either May 3rd or the 16th.

(LAST ONSITE DAY FOR YOUR 2023 AFLAC ENROLLMENT)

Your Aflac Agent, Stephen M. DeBellis, can enroll you by phone, if you prefer that option. Cell# 617-512-6731

(Enrollment deadline is Thursday May 25th)

stephen_debellis@us.aflac.com

Aflac.

Scan the QR Code below to see the Aflac products offered

Aflac helps with expenses
health insurance doesn't cover,
so you can care about
everything else.*



Or, visit your benefits page at:
aflacenrollment.com/TownofPlympton/BSX763106054



*Benefits are paid directly to you, unless assigned otherwise. Network Dental and Vision products may be paid directly to the provider.

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Except in New York, individual policies, group network dental and vision policies, and certain group life policies are issued by American Family Life Assurance Company of Columbus.

Except in New York, group policies (except network dental and vision policies and certain group life policies) are issued by Continental American Insurance Company (CAIC), a wholly-owned subsidiary of Aflac, Inc. CAIC is not licensed to solicit business in New York, Guam, Puerto Rico or the Virgin Islands. In California, CAIC does business as Continental American Life Insurance Company.

In New York, all group and individual policies are issued by American Family Life Assurance Company of New York.

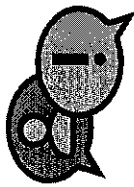
Worldwide Headquarters | 1932 Wynnton Road | Columbus, GA 31999

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Exp 5/22

A caring partnership

Aflac has partnered with CancerCare®, a leading national organization that offers free professional support services including counseling, support groups and educational workshops to people with cancer and their loved ones who are living with cancer.



Counseling

CancerCare's staff of licensed oncology social workers provide emotional support to those affected by cancer. They help them access practical assistance and resources. They're available to help face-to-face, online or over the phone, free of charge.



Support groups

Online, phone and face-to-face support groups led by CancerCare's network of social workers allow cancer patients, loved ones and people who have lost someone to cancer to share similar interests and concerns with others with comparable situations from across the country.



Education

Leading experts in oncology provide the latest information through cancer workshops and publications for both cancer patients and caregivers. Registrants can read, listen over the phone or watch online at their own pace to find reliable cancer-related information.



My Cancer Circle™

Every Aflac policyholder has access to My Cancer Circle, an online tool that helps caregivers create and organize their own community to support a loved one facing cancer. Caregivers can invite and coordinate volunteers and friends to cook, help with transportation or simply drop by to hold a loved one's hand.

cancercare.org | 800-813-HOPE

Visit the myAflac® app and click on Cancer Support Resources under Did You Know?



Aflac®

CANCERCARE®