

Get help with expenses health insurance doesn't cover



Aflac for Berlin Central School District New Hires

Are you among the 57% of Americans who've had to pay an unexpected medical bill?¹ Did you think, "But I have health insurance. I should be covered?" That's why there's Aflac. We can pay you cash directly² to help cover that bill or any other expense you may have. Aflac helps provide you with peace of mind when you need it most.

Help when you need it most

Aflac helps with expenses health insurance doesn't cover — and we've been doing it for more than 65 years. We'll help protect your financial security with:



Short-Term Disability: How would you pay your bills if you're disabled and can't work? An Aflac short-term disability insurance policy can help provide you with a source of income while you concentrate on getting better.



Hospital Confinement Indemnity: Hospital stays are expensive. An Aflac hospital confinement indemnity insurance policy can help ease the financial burden of hospital stays by providing cash benefits.

To learn more, contact your Aflac agent, Danielle Brancato-House, at danielle_brancato@us.aflac.com or 518-859-2311.



¹NORC AmeriSpeak Omnibus Survey: Surprise Medical Bills. August 16-20, 2018.

<https://www.norc.org/PDFs/Health%20Care%20Surveys/Surprise%20Bills%20Survey%20August%202018%20Topline.pdf> – accessed March 30, 2020. ²Unless otherwise assigned.

This is a brief product overview only. Coverage may not be available in all states. Benefits/premium rates may vary based on plan selected. Optional riders may be available at an additional cost. The policy/certificate has limitations and exclusions that may affect benefits payable. Refer to the specified policy/certificate for complete details, benefits, limitations, and exclusions. For availability and costs, please contact your local Aflac agent.

Individual coverage is underwritten by Aflac. 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, coverage 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 Aflac New York. Continental American Insurance Company | Columbia, SC. WWWHQ | 1932 Wynnton Road | Columbus, GA 31999.