



CLEVELAND GUARDIANS

BI-WEEKLY PAYROLL RATES

AFLAC SHORT TERM DISABILITY (0/14 Elimination)

- Almost one-third of Americans entering the work force today will become disabled before they retire.
- Specifically replaces a percentage of your paycheck if the doctor says you cannot work because of an accident or sickness.
- Covers disability due to off the job accident from day 1.
- Covers disability due to sickness from day 15 for 3 months per accident or sickness that occurs.
- Also covers Maternity Leave (If birth occurs after 270 days from the effective date).

•**GUARANTEED ISSUE - NO HEALTH QUESTIONS ASKED for up to \$3000 per month.**

Annual Income		\$24,000	\$26,000	\$28,000	\$30,000	\$32,000	\$34,000	\$36,000	\$38,000	\$40,000	\$42,000
Benefit Period	Age	\$1200	\$1300	\$1400	\$1500	\$1600	\$1700	\$1800	\$1900	\$2000	\$2100
3 MONTHS	18-49	\$12.24	\$13.26	\$14.28	\$15.30	\$16.32	\$17.34	\$18.36	\$19.38	\$20.40	\$21.42
	50-64	\$15.12	\$16.38	\$17.64	\$18.90	\$20.16	\$21.42	\$22.68	\$23.94	\$25.20	\$26.46
	65-74	\$18.00	\$19.50	\$21.00	\$22.50	\$24.00	\$25.50	\$27.00	\$28.50	\$30.00	\$31.50

ACCIDENT INDEMNITY ADVANTAGE (Plan 2)

-This plan pays specific lump sum amounts for any on or off the job injury. The policyholder can receive cash for family injuries as well. Treatments need to be received within 72 hours of the accident to be covered. Benefits include:

- Pays \$1250 for the first day of hospital confinement/ \$2650 for the first day in ICU
- Pays \$120 initial physician visit benefit and \$25 for x-ray, Major diagnostic exams of \$200 MRI, EEG and CT etc... ;
- Lump sum benefit up to \$12,500 for actual injury •Pays \$200 for ground ambulance: \$1500 for air ambulance
- Pays \$125 for medical appliances such as crutches; \$35/visit for doctors follow up visits
- \$40,000 of Accidental Life Insurance for Insured/Spouse & \$12,500 for dependents up to age 26.
- Pays \$60 for wellness benefit to go for annual physical exam, blood screening, and more

Ages	18-70
INDIVIDUAL	\$12.24
ONE PARENT FAMILY	\$18.42
INSURED & SPOUSE	\$16.32
TWO PARENT FAMILY	\$23.22

HOSPITAL CHOICE (Option 1)

-This plan pays cash for injuries or sicknesses related treatments for you or your family. Works well as a MATERNITY/PATERNITY COVERAGE.

- Helps meet deductible – pays \$500 to \$2000 for first day of hospital confinement; Emergency Room benefit of \$100
- Optional \$25 office visit reimbursement
- Can pay for imaging and diagnostics, ambulance rides, surgical benefit, and laboratory test and x-rays
- Optional rider includes: Surgical benefit, ICU, daily hospital confinement and initial assistance benefit

Ages 18-75	Option \$500	Option \$1000	Option \$1500	Option \$2000
INDIVIDUAL	\$12.96	\$17.40	\$22.32	\$28.02
ONE PARENT FAMILY	\$20.28	\$25.62	\$31.44	\$38.22
INSURED & SPOUSE	\$21.54	\$28.86	\$36.84	\$46.14
TWO PARENT FAMILY	\$24.60	\$31.26	\$38.40	\$47.40

AFLAC CANCER CARE (Classic)

-Cancer is the #1 leading cause of medical related bankruptcy and the AFLAC cancer plan has been helping families with all cancer related expenses. Other advantages to this plan include:

- Pays benefits for immunotherapy, surgeries, diagnostic exams, bone marrow, and experimental treatments and much more
- Pays between \$2000 - \$12,000 upon initial diagnosis; •Pays between \$100 - \$750 per day for hospital stays, pays for outpatient room charges, home health care, hospice care and more; •Pays benefits for reconstructive surgery, pays travel and lodging benefits, bone marrow donor, egg harvesting, stem cell transplant, •Pays weekly amounts for chemo and radiation treatments
- Yearly cancer screening of \$75/ Children are covered free of charge up to age 26.

<u>Ages 18-75</u>	<u>PREMIUM</u>	<u>IDR</u>	<u>SDR</u>
INDIVIDUAL/1-PARENT FAMILY	\$14.64	\$0.54	\$0.42
INSURED & SPOUSE/2-PARENT FAMILY	\$24.90	\$1.20	\$0.78

****IDR – Initial Diagnosis Building Benefit Rider**
****SDR – Specified Disease Benefit Rider**

CRITICAL CARE PROTECTION (Option 2)

-Benefits paid for Heart attack, Strokes, Coronary Bypass surgery, Third Degree Burns, Paralysis, Major Organ Transplants

- First occurrence benefit of \$7500 for Insured and Spouse, \$10,000 for the children
- Other benefits included are Hospital Confinement, Continuing Care, Ambulance, Lodging & Step Down Unit
- Intensive Care benefit starting from \$800 per day up to \$1300 per day depending on duration of stay

<u>Ages</u>	<u>18-35</u>	<u>36-45</u>	<u>46-55</u>	<u>56-70</u>
INDIVIDUAL	\$7.80	\$11.10	\$15.12	\$19.50
ONE PARENT FAMILY	\$13.26	\$15.72	\$20.22	\$26.58
INSURED & SPOUSE	\$15.00	\$19.50	\$26.28	\$36.60
TWO-PARENT FAMILY	\$17.04	\$21.66	\$28.92	\$39.72

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