DEPARTMENT OF AFLAC INSURANCE HUMAN RESOURCES
AFLAC INSURANCE

Aflac is a supplemental insurance plan that pays cash benefits to help with expenses due to injury or illness.

The benefits are pre-determined and paid regardless of any other insurance that an individual may have.

Employees choose the policy(ies) that best suit their needs and have the premiums payroll deducted.
COVERAGE

- Employee must enroll within 30 days of the date of hire.
- Can elect individual, employee + one, or family coverage options.
- Representatives will be available on campus on a monthly basis to assist with claims.
- Enrollment is done online or through an Aflac representative.
PREMIUMS

Premiums are based on plan type and age.

Virginia Tech receives a “Class A” rate which can cost between 30%-40% less than the same private policy.

Policy is portable if employee leaves Virginia Tech.
ACCIDENT PLAN

- Provides benefits for any type of accident.
- The plan pays for an initial visit and any required follow-ups.
- This plan includes a yearly wellness benefit of $60 for getting a checkup or physical.
CANCER PLAN

Features a first occurrence benefit, hospital confinement, and outpatient treatment benefits.

Each covered person receives a $75 yearly wellness benefit for participating in certain diagnostic tests.
CRITICAL CARE PLAN

- Two benefit level options
- Covers incidents such as heart attack, stroke, and more.
- The plan pays cash benefits directly to the policyholder even if they are NOT admitted to an intensive care unit.
- Includes first-occurrence benefit.
HOSPITAL ADVANTAGE PLAN

- Most major medical insurance is not designed to cover all hospitalization costs, plan covers those unforeseen costs with real cash benefits to the policyholder.
- Payment is made for any sickness or injury that requires hospital confinement.
SHORT-TERM DISABILITY PLAN

Provides disability benefits for an accident or illness.

Employees should speak with an Aflac representative regarding coverage and options.

Premiums are not pre-taxed.