Aflac
Aflac Insurance

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

- Premiums are based on plan type and age.
- Policy is portable if employee leaves Virginia Tech.
Aflac Insurance 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 over the phone or through an Aflac representative.
Types of Plans

- **Accident Plan**
  - Pays for initial visit and any required follow-ups
  - Payment is based on the type of injury and treatment
    - Example: $25 for x-rays, $150 for MRIs, etc.
  - Includes a yearly wellness benefit of $60 for getting a checkup or physical after plan has been in place for 12 months

- **Cancer Plan**
  - Pays lump sum benefit and additional benefits for other items
    - Example: Hospitalization, surgery, chemotherapy, radiation, etc.
  - First-occurrence benefit, hospital confinement, and outpatient treatment benefits
  - Dependents receive $75 yearly wellness benefit
Types of Plans

- Critical Care Plan
  - Covers heart attack, stroke, cardiac arrest, etc.
  - First occurrence benefit
- Hospital Advantage Plan
  - For any sickness of injury that requires hospital confinement
  - Initial confinement benefits of $1,000 for the first 24 hours and additional $100 every day
- Short-Term Disability Plan
  - Disability benefits for an accident or illness
Aflac Representative Contact Information

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