

**TO: All Full-Time and Regular Part-Time employees**

This year Aflac will be running their open enrollment separate from the County of Lehigh's Annual Open Enrollment (info coming soon). Please see the information below and follow the link if you are interested in information/changes/cancellations. Please contact our Aflac Representative, Bethany Anderson with any questions (contact info below).

*Aflac's Open Enrollment is from October 30th through December 15th, 2024. All changes will be effective 1/1/2025.*

*To schedule a phone meeting with me, please [click here](#). (press Control and double click)*

*NOTE: If you are already enrolled in Aflac Coverage, it will automatically renew on 1/1/25 and your cost will remain the same.*

- *Review of your current Aflac Coverage*
- *Aflac Education & Quotes*
- *Enrollment*
- *Claims and Wellness Benefits*
- *Additions*
- *Deletions*
- *Address Change*
- *Cancellations must be handled by HR and Bethany.*

*Aflac pays over-and-above any other insurance.*

*Aflac pays cash directly to you, unless otherwise assigned.*

*Aflac rates lock in.*

*Aflac is Portable! If you leave employment, keep Aflac- same cost and coverage.*

**Covers Employee Only:**

- **Guaranteed Issued Short-Term Disability (Covers Employee Only)**

Aflac helps you during medical leave for covered off-the-job injuries or sickness/illness/COVID/medically necessary surgeries/**Mental Illness\*\***, **Drug and Alcohol\*\***. Aflac will pay you up to 180 days, regardless of your earned vacation or sick time. You choose your monthly amount, which is based on your annual income. Aflac has **Maternity Benefits** too\*. NOTE: We encourage existing policyholders to review their Monthly Benefit to determine if this amount is sufficient should they need to file a claim. **\*Maternity Benefits are explained by Bethany. \*\* Mental Illness/Drug and Alcohol have a maximum of 24 months of lifetime coverage.**

**Covers Employee/Spouse/Children up to age 26:**

- **Accident Coverage**

- When an accident happens, it can be costly. Even with major medical insurance, there may be out of pocket expenses that you will have to pay. Aflac can help protect your personal finances. This policy covers injuries only; 24/7 coverage and includes an Accidental Death & Dismemberment as well.
- **Cancer Protection Assurance (Children Are Covered For Free To Age 26)**
  - Since 1958, Aflac has been a pioneer in cancer insurance. From prevention to recovery, Aflac is with you every step of the way. Our benefits are built to see you all the way through cancer treatment and they will stay with you for life after cancer (as long as premiums are paid.) For certain types of cancer- advances in science and treatment have transformed cancer into an illness that can be managed over a lifetime. **NOTE: If already enrolled in a Cancer Policy, employees may keep their current coverage or apply to upgrade to the newest Cancer Policy.**
- **Critical Care Protection-Option 1 OR Option 2**
  - This policy helps provide financial peace of mind if you experience a serious health event, such as a Heart Attack, Stroke, Coronary Artery Bypass Graft Surgery, Sudden Cardiac Arrest, Third Degree Burns, Coma, Paralysis, Major Human Organ Transplant, End Stage Renal Failure, and Persistent Vegetative State. You will receive a lump sum benefit upon diagnosis of a covered event with additional benefits to be paid for things such as hospital confinement, ambulance, transportation, lodging, and therapy. **NOTE: Option 2 has Hospital Intensive Care Unit and Step-Down Intensive Care Unit Benefits not only for the covered health events listed above but, also for a covered\* injury, sickness, premature birth, if in a covered intensive care and/or stepdown unit.**

Thank you!

Sincerely,

Bethany Anderson  
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