

Aflac for Spelman College employees

The following Aflac insurance plans are available to you during your open enrollment, October 31 - November 11, 2016:



1

Group Accident Insurance helps pay for out of pocket costs that arise from covered accident such as fractures, dislocations and lacerations. This plan provides 24-hour coverage.

2

Group Critical Illness Insurance helps pay the expected and unexpected expenses that arise from diagnosis of a covered critical illness such as cancer (internal or invasive), heart attack, stroke, end-stage renal failure or a major organ transplant.

3

Group Hospital Indemnity Insurance helps pay the out of pocket costs associated with a hospital stay including benefits for hospital confinement, hospital admission, hospital intensive care and intermediate intensive care step-down unit.

To learn more about Aflac, visit www.benefitsinsight.com or the MySpelman portal.

Aflac for Spelman College employees:

- Aflac is different from major medical insurance; it's insurance for daily living.
- Aflac pays you cash benefits, unless otherwise assigned, to use as you see fit.
- Aflac benefits can help with unexpected expenses.
- Aflac offers competitive rates.
- Aflac processes claims quickly—usually within four days.¹

¹Company statistics, December 31, 2015.



Spelman College®

A Choice to Change the World

Continental American Insurance Company (CAIC), a proud member of the Aflac family of insurers, is a wholly-owned subsidiary of Aflac Incorporated and underwrites group coverage. CAIC is not licensed to solicit business in New York, Guam, Puerto Rico, or the Virgin Islands.

This is a brief product overview only. The plan has limitations and exclusions that may affect benefits payable. Refer to the plan for complete details, limitations, and exclusions.