

# Enroll now for effective Dec 1st - PRE-Tax!

Clarkson University is now making the following Aflac insurance policies available to its employees:



## Accident

Accidents happen. When a covered accident happens to you, our accident insurance policy pays you cash benefits to help with the unexpected medical and everyday expenses that begin to add up almost immediately.

## Cancer/Specified-Disease

Aflac's cancer/specified-disease insurance policy can help you and your family better cope financially if a positive diagnosis of cancer ever occurs.



**For more information about enrolling, policy benefits, limitations and exclusions please visit:**

Jim Martin at (866) 822-6796 x3 or  
james\_martin@us.aflac.com

## Aflac for Clarkson University:

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

This is a brief product overview only. Benefits/premium rates may vary based on plan selected. Optional riders are available at an additional cost. Policies have limitations and exclusions that may affect benefits payable. Refer to the policy for complete details, limitations, and exclusions.

<sup>1</sup>Aflac processes most claims in about four days. Processing time is based on business days, after all required documentation needed to render a decision is received and no further validation and/ or research is required. Individual Company Statistic, 2017.

**Individual coverage is underwritten by American Family Life Assurance Company of Columbus.**

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