



Attention Town of Milton Employee,

Aflac has been offered to you, as a company employee, since January 2009. I've been your Aflac representative, Stephen M. DeBellis, since 2012. Open Enrollment is where you can ADD/CANCEL/CHANGE your Aflac Programs AND also get great 1-on-1 claims help too. That's right, I do help with claims! ☺

Aflac is onsite May 6th, 16th, 21st & 23rd (see enclosed schedule)

All new coverage/changes would start 07/01/2024.

<https://www.aflacenrollment.com/TownofMilton/BEZ664154850>

Press "CONTROL" & this link to access! It's an Aflac Landing Page, made for you!

Please reply by Thursday May 30th or sooner, if you want to enroll.

Aflac rates never increase & our programs are portable, which means **you can keep your Aflac programs if you retire or change jobs &** your rates would NOT increase by 1 penny & I'll still help with claims. Not all companies offer those things.

Claims Process

Aflac does have an amazing online website(www.aflac.com) & many great staff at our 800#'s waiting to assist you. **Stephen M. DeBellis will personally assist you with all claim issues & walk you through the process, just as I have always done.**

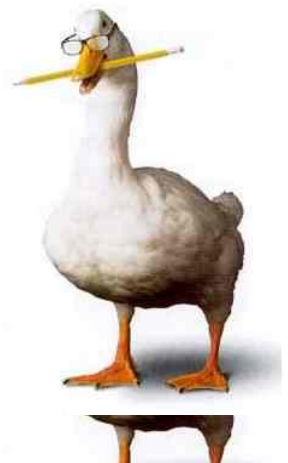
NEWEST 2024 CHANGES:

- **Disability should be adjusted if you got a raise, since you 1st got it.**
- **Disability elimination periods can be adjusted, if needed or desired.**
- **Available Life Insurance amounts start at \$20k and go up to \$500k.**
- **Key benefit details for ALL available plans are listed on the next page.**
- **Aflac just increased Accident plan benefit amounts @ NO extra fee**
- **Inquire about upgrading your current Aflac to the newer 2024 options!**
- **Aflac just increased Cancer benefit amounts to CPA plans @ NO extra fee**
- **Aflac does have Maternity (Disability & Hosp) & Paternity (Hosp) plans.**
- **Child delivery plans/benefits need to start, weeks before getting pregnant, for these types of claim benefits to be payable. Ask me for exact details**
- **Most plans allow you to cover a spouse and kids (under age 26).**
- **We can enroll you by phone in Aflac, if needed!**

Best Regards, Stephen M. DeBellis Aflac Benefits Advisor

Cell# 617.512.6731 & Fax# 617.274.0830

stephen_debellis@us.aflac.com





Aflac Cancer (CPA) update. Effective May 1, 2023 Aflac is INCREASING certain benefit amounts on Cancer Protection Assurance (CPA-2&3) plans, **with NO price increase.**

- If you already have a CPA-Cancer Protection Assurance plan(available since 2019), then starting 05/01/23 you will automatically have the extra benefit amounts.
- If you do NOT have any Aflac Cancer coverage; but have been thinking about adding Cancer coverage, now is the best time for that.
- If you have older Aflac plans called Personal Cancer Indemnity (1,2&3), Maximum Difference, Maximum Difference Essentials, Cancer Care Classic or Cancer Care Premier – NOW is the perfect time to see if you can switch over to the new CPA options. In most cases, a cost change is minimal; but the coverage will be more robust & appropriate for situations in 2023 & beyond. If you want me to review your exact coverage & see if you qualify & if a change is right for you, please reach out to me ASAP. **In my 15+ years of experience as an Insurance Auditor and Aflac Benefits Adviser, I would say that 18.5 out of 20 people would be better off switching to the CPA plan now, if they qualify to do so.**
- **For both current and future CPA policyholders, we've enhanced benefits in three key areas:**
 1. First occurrence benefits, which are paid upon a diagnosis of cancer.
 2. Cancer treatment benefits that are paid when a policyholder is undergoing treatment, such as, but not limited to, chemotherapy, radiation or immunotherapy.
 3. Annual care, paid on the anniversary of a policyholder's cancer diagnosis to close the gaps related to health maintenance treatments such as scans, bloodwork and ongoing side effects that cancer survivors often face.
- **No premium increase** for current and future policyholders

Aflac has partnered with CancerCare®, a leading national organization that offers free professional support services including counseling, support groups and educational workshops to people with cancer and their loved ones who are living with cancer. Every Aflac policyholder now has access to "My Cancer Circle" too.

Visit the MyAflac app and click on Cancer Support Resources under Did You Know?

New Aflac Disability NEWS!!! Aflac just increased the monthly GI max benefit amount of coverage available, that you can get for Disability, without going through the Underwriting Process to now be a \$5k/month max. Ask me about it, to see if you qualify and/or if you've also had a pay increase since you first enrolled in the Aflac Disability.



Aflac Short-Term Disability

It pays you, when you miss work due to injury or covered sickness

Benefit periods can range from 3, 6, 12, 18 or 24 months per claim.

3 & 6 month options require no underwriting at all.

Compliant with PFML

Aflac pays on top of sick leave, vacation time and covers maternity too.

New 2024 higher payouts available that do NOT require underwriting – ask me about it

Aflac Accident4 Plan (Upgraded in August of 2023 with NO rate increase)

Plan pays you cash when you get medically treated for an injury, an accident, a cut,

a burn, a fall, a fracture, a dislocation, a sprained ankle and other injury related situations.

There is NO LIMIT to how many valid claims you can file in a year.

Aflac Cancer Protection Assurance – levels 2 & 3 (Upgraded May 1 2023 changes)

Initial Diagnosis money can start at \$6k to \$9k or more for adults and possibly up to \$28k for kids (under age 26). Diagnosis \$\$ grows \$500/year. Plan covers up to 31 other diseases too, including lyme disease. Benefits for surgeries, hospital full day stays, chemo and radiation never stop or run out. Risk of cancer in the U.S. is 1 in 2 men, 1 in 3 women – 50% of all US Families will be affected

***Google: My Special Aflac Duck & Aflac Cancer and Blood Disorders Center to learn about us.** Plan pays \$75 or \$100 for any of 37 different health screenings, depending on level 2 or 3.*

Aflac Lump Sum Critical Illness

*The plan provides coverage for other serious health events like Heart Attack, Severe Stroke and Kidney Failure. **Kids under age 26 are covered for Free!** Plan has the ability to pay you between \$10,000.00 up to \$30,000.00 the first time such an event occurs. **Pricing for this plan is determined by these age groups, which are: 18-24, 25-29, 30-34, 35-39, 40-44, 45-49, 50-54, 55-59, 60-64 & 65-70.** Large cash payments instantly relieve financial burden of such an event for you or a family member. No underwriting on \$10k coverage.*

Aflac Plus Rider

The plan can be added to an Accident plan, Disability plan or Hospital plan. Ask Stephen for details. No underwriting is needed. Plans pays amounts of \$1,250, \$2,000, \$3000 & \$5,000 for up to 24 different health situations, diagnosis or critical illnesses. Plan cost is extremely low.

Aflac Choice (Hospital)

Aflac Choice (Hospital)

The plan pays for hospital full day confinements @ \$2,000(or lower). Benefits for Rehab unit stays, er visits & short-stays are also covered. Riders can be added for EXTENDED Benefits and also for Surgical Care Benefits/Longer Hospital stays. Only Surgical Care needs Underwriting!

Aflac Life Insurance – Adult Term Life, Adult Whole Life & Juvenile Whole Life

No doctor visits or blood work required! Term Life options of 10, 20 & 30 years of coverage. Adults can select from \$20,000 up to \$500,000, depending on age. Juvenile plans are for \$10k, \$20k or \$30k & double at age 18, while cost remains the same. Aflac has Cash Value charts for both Adult & Juvenile Whole Life plans to project growth.

Aflac Vision Plan

Go to any Eye Doctor you choose – no networks. Help fight the cost of vision correction supplies and program includes benefits for eye exams, surgery and eye disease too. Three different Vision correction plans to choose from, all at the same cost.

Ask me about CHILD DELIVERY BENEFITS, these can be amazing; but would need to start(effective date) at least 4 weeks before getting pregnant.

Aflac Vision Plan

Go to any Eye Doctor you choose – no networks. Help fight the cost of vision correction supplies and program includes benefits for eye exams, surgery and eye disease too. Three different Vision correction plans to choose from, all at the same cost.

Ask me about CHILD DELIVERY BENEFITS, these can be amazing; but would need to start(effective date) at least 4 weeks before getting pregnant.

Aflac Life Insurance – Important Information

Aflac rates are based on sex (male or female), age & tobacco use (over last 12 months only).

There is NO bloodwork needed. There is NO physical needed. NO family history needed.

Aflac Life Insurance (like all our plans) are fully portable, with NO price increase. This means if you stop working for your company or retire, you can take your Aflac Life insurance with you and the **PRICE REMAINS THE SAME!** How great is that!

When people apply, we show them about 10-15 or so health questions, if people have no issues with the questions – we proceed with the application. Height & weight are a consideration for approval too. Every age is a different rate, so why not lock in your age rate right now.

Employees aged 18 – 50 can apply for \$20,000 and up to \$500,000

Employees aged 51 – 70 can apply for \$20,000 and up to \$200,000

If any employee does not pass the health questions or height/weight criteria, WE CAN STILL GIVE THEM UP TO \$50,000 IN TERM OR WHOLE LIFE COVERAGE! *(We would only need about 15% participation, to guarantee \$50k to applicants who might not be approved otherwise. This is attainable.)*

Aflac offers Adult Whole Life and Adult Term Life plans, with options of 10, 20 or 30 years. We can also provide an easy to read tip sheet that easily explains the differences.

Whole Life is available to all employees (aged 18-70).

- 30 year Term Life is only available to employees aged 18-50
- 20 year Term Life is only available to employees aged 18-60
- 10 year Term Life is only available to employees aged 18-68

Employees can just cover themselves OR they can also cover a spouse on an Aflac Term Life plan, for half of their benefit amount (\$50k spousal maximum benefit).

Example: An employee could get Term coverage for \$100k and also \$50k for their spouse.

Example: An employee could get Term coverage for \$200k and also \$50k for their spouse.

Example: An employee could get Term coverage for \$25k and also \$12.5k for their spouse.

Example: An employee could get Term coverage for \$75k on themselves only.

We can meet in person or have a phone call, to actually get you LIFE enrolled. When you enroll, I will need your name, date of birth, social security #, address, phone # and email address. You will need to list a beneficiary & we need that person's name, address, phone # & date of birth too.

If you want quotes in advance, just email me your first name, sex, date of birth and tobacco usage situation (last 12 months only) and I can get you some quotes.

Aflac 2024 Open Enrollment

If you do not think you will be able to see Aflac in-person, JUST KNOW - We can get you information about all things Aflac related via email, text and calls with you, even if you are not at work during the onsite days listed below. Please feel free to reach out to me in early May for details, so that you have multiple weeks to review and possibly enroll before the Aflac Open Enrollment ends.

We are happy to help with claims, so reach out if you need claim help or have claim questions too.

- Monday May 6th - Aflac at Fire Dept, starting @ 9:30am to 12pm(4)
- Monday May 6th - Aflac at Cemetery from 12:30pm to 1pm
- Monday May 6th - Aflac at Police Dept from 2pm to 4:30pm
- Thursday May 16th - Aflac at Fire Dept, starting @ 9:30am to 12pm(1)
- Thursday May 16th - Open Space for 1-on-1 sessions – contact me for a spot
- Thursday May 16th - at Town Hall from 1pm to 1:45pm(Baker conf room)
- Thursday May 16th - Aflac at Police Dept from 2pm to 4:30pm
- Tuesday May 21st - Aflac at Fire Dept, starting @ 9:30am to 12pm(2)
- Tuesday May 21st - Aflac at Highway(DPW) Dept for 12pm to 12:30pm
- Tuesday May 21st - Aflc Library – drop off packets & info
- Tuesday May 21st - Aflac at Police Dept from 2pm to 4:30pm
- Thursday May 23rd - Aflac at Fire Dept, starting @ 9:30am to 12pm(3)
- Thursday May 23rd - at Town Hall from 1pm to 4pm(Baker conf room)

(LAST ONSITE DAY FOR MILTON 2024 AFLAC ENROLLMENT)

**Stephen can be reached by cell# 617-512-6731 and by email @
stephen_debellis@us.aflac.com**

**Your Aflac Agent, Stephen M. DeBellis, can enroll you by
phone, if you prefer that option. Cell# 617-512-6731**

(Enrollment deadline is Thursday May 30th)