



Welcome UUP Members to the AFLAC Family! AFLAC NY is proud to offer UUP Members the very best supplemental insurance products. The American Family Life Assurance Company (AFLAC), founded in 1955 and based in Columbus, Georgia, is the largest provider of supplemental insurance in the United States. AFLAC offers its insurance products all over the country and in various parts of the world. AFLAC provides low-cost insurance coverage which pays cash benefits when a policyholder has a covered accident or illness.

As you will see, AFLAC is different than the typical insurance company. The following provides some quick facts about AFLAC.

1. AFLAC is different from health insurance; it is insurance for daily living.

Major medical pays for doctors and hospitals. AFLAC is insurance for daily living. It pays cash benefits directly to you to help with daily expenses when you're sick or hurt.

2. AFLAC benefits help with unexpected expenses.

Your AFLAC benefits check helps you pay for the many out-of-pocket expenses you incur when you are sick or hurt – like the cost of transportation to and from medical facilities, parking and additional child care expenses.

3. AFLAC pays you cash benefits to use as you see fit.

You can use your AFLAC benefit check to help pay for groceries, child care, rent... it's totally up to you.

4. AFLAC is affordable.

We have a range of products that can fit most budgets. AFLAC can provide you and your family with coverage and security to help maintain your everyday life in case of illness or injury. And, AFLAC rates don't go up when you file a claim.

5. AFLAC is an extra measure of financial protection.

When you're sick or hurt, AFLAC pays cash benefits that you direct to help you and your family with unexpected expenses. The benefits are pre-determined and paid regardless of any other insurance you have.

6. AFLAC goes with you when you change jobs.

When you have an AFLAC policy – it's yours. You own it. Even if you change jobs or retire, you can take your AFLAC policy with you, with no increase in premiums.

7. AFLAC claims are processed quickly – usually within 4 days.

Filing a claim with AFLAC is never a 'wait and see'. Claims are usually processed within 4 days. Our forms are also easy to complete. So while you're focusing on your health, we focus on getting you a check quickly.

8. AFLAC pays you benefits even when you are healthy.

We want you to be healthy – that's why we promote preventative care. Get a routine physical, a mammogram, or an eye exam and we'll pay you*. It's that simple. *where available.

AFLAC NY AND UUP

AFLAC NY is proud to offer UUP members the Accident, Cancer and Short-Term Disability insurance policies. As a UUP Member, you will be provided with a discount of up to 40 percent off the regular prices for these three quality insurance products. In addition, enrollment and payment is fast and easy. AFLAC NY agents will come to your campus to enroll you into these voluntary insurance programs which are payroll deducted for your convenience.

THE ACCIDENT POLICY

Accident Protection Plan. The Accident policy is a way to stay ahead of the medical and out-of-pocket expenses that add up so quickly after an accidental injury. It can be used to pay for any expenses you want – not just emergency treatment, hospital stays and medical exams, but for other expenses you may face, such as transportation and lodging needs.

When you have a covered accident, we'll send cash benefits directly to you and you decide the best way to spend them. It's as simple as that.

You'll receive cash benefits for these and other expenses that may not be fully covered by your major medical insurance:

<ul style="list-style-type: none">• Broken Teeth• Concussions• Intensive care treatment	<ul style="list-style-type: none">• Ambulance, ground and air• Emergency room visits• Lacerations
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After an accident, you may have expenses you've never thought about before. Can your finances handle them? It's reassuring to know that an accident insurance policy can be there for you through the many stages of care, from the initial emergency treatment or hospitalization, to follow up treatments or physical therapy.

THE CANCER POLICY

Cancer Protection Plan. No one wants to experience a cancer diagnosis, but the fact is that the risk of getting cancer is great. In the United States, men have slightly less than a one in two lifetime risk of developing cancer; for women, the risk is a little more than one in three (American Cancer Society 2008). A cancer insurance policy is designed to provide you with cash benefits upon diagnosis and during covered cancer treatments.

A cancer insurance policy can also help protect your income and savings from expenses that aren't covered by your major medical health insurance policy, including:

<ul style="list-style-type: none">• Deductibles and co-pays• Out-of-network specialists• Experimental cancer treatments	<ul style="list-style-type: none">• Travel and lodging when treatment is far from home• Child care and household help• Normal living expenses, such as your car payment, mortgage, and utility bills
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SHORT-TERM DISABILITY POLICY

Short-Term Disability Plan. Becoming disabled is often an unexpected and burdensome experience, and it can happen to anyone. What if a disability interrupted your job, your income, and your financial security? How would you make your house payment, or cover day-to-day expenses?

How can AFLAC help? AFLAC NY's Disability Income Protection Advantage benefits provide a source of income while you concentrate on getting better. AFLAC will pay you with a cash benefit for each day you are disabled.

Please contact your AFLAC Representative – Sember Miller at 518-915-9191 or at semler_miller@us.aflac.com for more information.

AFLAC-NY's Accident Only, Short-term Disability and Cancer Coverage is a UUP Member Services Trust (Member Services)-endorsed program. Member Services has an endorsement arrangement providing quarterly a two dollar (\$2.00) payment to it for each UUP member who has one, two or all three insurance policies issued by AFLAC-NY. All such payments to Member Services are used solely to defray the costs of administering its various programs and, where appropriate, to enhance them. Member Services acts as your advocate; please contact Member Services at 800-342-4206 if you experience a problem with any endorsed program.