

**SJSU Research Foundation makes Aflac plans available.  
Choose the plans that best fit your needs.**

Per Semi-Monthly Paycheck

Cancer Protection Assurance Plan Level 2

- A lump-sum benefit \$4,000 payable upon initial cancer diagnosis.
- A wellness benefit payable for cancer screening.
- Benefits payable for radiation, chemotherapy, experimental treatments, surgery, skin cancer surgery, breast and other/ reconstruction.
- Daily hospitalization benefits payable for hospital stays, extended facility, home & hospice care, nursing services.
- Transportation and lodging benefits payable for travel to receive treatment.
- Dependent children covered at no additional cost.

<b>Individual</b>	<b>20.18</b>
<b>One Parent Family</b>	<b>20.64</b>
<b>Insured &amp; Spouse</b>	<b>36.30</b>
<b>Two Parent Family</b>	<b>36.76</b>

Critical Care Protection Option 2

- \$7,500 First Occurrence Benefit
- Heart Attack, Stroke, Cardiac Arrest,
- Third-Degree Burns, Coma, Paralysis
- Coronary Angioplasty, Hospital Confinement
- Hospital Intensive Care Unit
- Continuing Care Benefit
- Ambulance Benefit
- Lodging Benefit & Transportation

<b>Individual</b>	<b>8.45 - 21.12</b>
<b>One Parent Family</b>	<b>14.37 - 28.80</b>
<b>Insured &amp; Spouse</b>	<b>16.25 - 39.65</b>
<b>Two Parent Family</b>	<b>18.46 - 43.03</b>
	<b>Policy is age band</b>

Hospital Confinement pays \$1000

- Rehabilitation pays \$100 per day up to 15 days
- Emergency Room pays \$100, 2 payments per year, per person
- Hospital Short Stay pays \$100 less than 23 hours, 2 payments per year, per person
- Physician Visits, Laboratory Test, X-Ray, Medical Diagnostic & Imaging, Ambulance Benefit, Surgery, Invasive Diagnostic Exams, ICU.

<b>Individual</b>	<b>29.06 - 36.98</b>
<b>One Parent Family</b>	<b>42.31 - 49.85</b>
<b>Insured &amp; Spouse</b>	<b>49.21 - 66.23</b>
<b>Two Parent Family</b>	<b>53.37 - 70.46</b>

Accident Advantage Option 3

- Covers you & your family 24/7,
- At work, sports, school, home, commuting
- Pays \$1,000 Initial Hospitalization, \$2,000 Intensive Care
- Pays \$250 per day Hospitalization
- \$60 Wellness once per calendar year, per family
- Accidental Death Benefit \$40,000

<b>Individual</b>	<b>13.46</b>
<b>One Parent Family</b>	<b>20.86</b>
<b>Insured &amp; Spouse</b>	<b>17.94</b>
<b>Two Parent Family</b>	<b>26.26</b>

### Short-Term Disability w/Guaranteed Issue

- Pays in addition to State disability
- Covers off the job accidents and illnesses
- Benefits for Total & Partial Disability and Maternity Leave

Avg 11.70 - 39.71  
Individually quoted  
Based on income and benefit chosen

### Life Protector:

- Up to \$500,000
- Whole Life or 10, 20 or 30 year term
- Also available for your spouse & children
- Both available w/accelerated death benefit and accidental death benefit rider

Avg 4.03 - 32.50  
Individually quoted

## How Aflac works

- **Aflac** pays the BENEFITS to you. Not the Doctor or Hospital.
- **Aflac**'s benefits help COVER the co-pays, deductibles and out of pocket expenses.
- **Aflac**'s benefits help with family and household expenses.
- **Aflac** helps fill the FINANCIAL gap if you or your spouse are unable to work.
- **Aflac**'s plans are GUARANTEED renewable at the payroll rate.
- **Aflac**'s plans are PORTABLE. Even if you change jobs, you can take it with you.
- **Aflac** does NOT raise the price every year, so you know the cost in the future

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