



## For All Westfield State University Employees

### *Why Aflac?*

Even with the best medical plans it may take months, even years to recover financially from a family injury or illness. *Our plans pay cash benefits directly to you to help with loss of income, deductibles, co-pays, unexpected medical bills and day-to-day living expenses like mortgages, car payments, childcare, groceries and more.* We provide money in a tough situation—you choose how to use it for yourself and your family. Think of Aflac as a financial safety-net. Cost starts around \$5 per week.

### Short Term Disability

- ❖ Guaranteed Issue – *no medical questions, all will qualify*
- ❖ Protects your paycheck due to accident, surgery, sickness and **maternity** leave
- ❖ 24 hour coverage *ON & OFF THE JOB!*
- ❖ Protects up to 60% of earnings tax-free when out of work
- ❖ Benefits are paid in addition to any other insurance, sick time and workers compensation
- ❖ Pre-existing conditions clause applies for first 12 months

### Accident Insurance

- ❖ Spouse, Child coverage available
- ❖ **If you're injured, the costs can really start to pile up. - Pays you cash for those costs that may not be covered by your major medical insurance.**
- ❖ Plans are completely portable, can come with you if you leave your current job
- ❖ 24 hour coverage *ON & OFF THE JOB!*
- ❖ *Car accident? Kid's Sports Injury? No problem, the cash benefits help a lot!*

### Life Insurance

- ❖ Fixed rates at time of application, no increases
- ❖ Affordable and simple coverage via payroll deduction
- ❖ Individual Whole Life with Cash Value or Term Insurance 10, 20, 30yr
- ❖ Plans are owned by you, portable at the same price if you leave your job

**Contact: Aaron Baden at (413) 717-8406**  
**Email: [ABadenMembershipBenefits@gmail.com](mailto:ABadenMembershipBenefits@gmail.com)**

All Benefits are available via payroll deduction at group rates

