

Understanding the Gaps in Sick Leave Bank & HOW TO PROTECT YOUR INCOME



PROTECT YOUR FINANCIAL SECURITY THROUGH TAAAC SICK BANK AND SUPPLEMENTAL INCOME PROTECTION PLANS

Q I already am enrolled in Sick Bank; why do I need supplemental plans?

A Sick Bank alone may not be enough to cover you if you are unable to work. There are gaps in coverage that could **prevent you from receiving the money you need.**

Q What are the gaps in Sick Bank?

A Gaps in Sick Bank Coverage include:

- No maternity coverage
- No family coverage
- No summer coverage
- Must be absent for 10 consecutive days

Q Is Health Insurance enough to cover the gaps in Sick Bank?

A No. Health Insurance pays bills for the doctor and hospital, but it **cannot provide you with cash** that can be used for everyday expenses, such as groceries, gas, or utility bills.

Q What can plans from Aflac and The Hartford do for me?

A Income protection and Sick Days/Bank are the **only ways to get paid in cash** when you are injured or otherwise unable to work due to an illness or accident, maternity, and for when Sick Days/Bank run out.

Comparison of Programs



Sick Bank



Short Term Disability



Income Protection

How long will this plan pay?	Up to 1 year (limited to type of health issue)	Up to 2 years	Up to 2 years for STD Up to age 67 for LTD
When can I use this plan?	Once all Sick Days days are used, after 30 (1st time) or 10 days	After 7+ days, or immediately for off-the-job accidents	After 8 days for STD After 180 days for LTD
Who is eligible?	Unit 1 members, and must have 3 sick days to donate	Unit 1 members, and must have 3 sick days to donate	Member of PGCEA
Claim Payout	Normal Pay and Benefits	Pays 60% of your salary Up to \$5,000 a month	Up to 2/3 of salary Up to \$4,000 a month
Will this plan pay for pregnancy?	No	Yes	Yes, for Short Term Disability only
Will this plan pay for maternity/complications?	No	Pays for maternity and complications for mother only	Yes, after 6 months wait
Can I get coverage for my spouse/kids?	No	Yes	No
On/Off the job accidents	Only covers off-the-job accidents	Only covers off-the-job accidents	Covers both on and off-the job accidents
Will this plan pay during the summer?	No	Yes	No (unless on claim already)
Can I get coverage for preexisting conditions?	Yes, with approval	Covers after 1 year for preexisting conditions	Yes

RATES BASED ON AGE AND BENEFIT AMOUNT. THE DOCUMENT IS A BRIEF DESCRIPTION OF COVERAGE. SEE YOUR POLICY FOR DEFINITIONS, WAITING PERIODS, LIMITATIONS, EXCLUSIONS, TERMINATIONS AND PORTABILITY.

FOR MORE INFORMATION:

Employee Plans Services

7100 Baltimore Ave. Suite #502
College Park, MD 20740

Office: (301) 985-2020

For more information on Sick Leave Bank, visit www.pgcea.org



Finding ways to protect your income when you can't work is important for you and your family, and by choosing to enroll in Aflac Worksite Benefits, you can be prepared for when life happens!

Options That Aim to Supplement, Not Replace Other Insurance

Worksite Benefits do not replace or interfere with your Employer-sponsored Insurance package - we offer voluntary policies that fill the gaps in coverage in between Health Insurance, Sick Bank, and Sick Leave.

PGCEA Approved Payroll Deducted Programs

Aflac's voluntary benefit options offer the convenience, flexibility, and customization you want at the affordability you need.

Why choose Aflac for individual Worksite Benefits?

-  Aflac pays you **directly**
If you're sick or hurt, Aflac pays benefits directly to you—not the hospital or your doctor—to help with your expenses.
-  Aflac pays you **quickly "same day pay"**
While you focus on recovery, Aflac focuses on paying you quickly. Aflac processes most claims in about 4 business days.
-  Use benefits **however you want**
It's your decision how to use the cash—use it to help pay for rent, child care or groceries.

Contact us today so we can help you find the right comprehensive voluntary benefits package!

Employee Plans Services



Call Us Today!

Office: 301-985-2020

We provide expertise on voluntary benefit plans that are tailored for your individual needs from the nation's top insurance companies.

	Maternity Income Protection \$3,500-\$6,000 for 5 to 7 weeks for a birth of a baby, bed rest, complications up to 6 months
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	Family/Catastrophic/Retirement Protection Lifetime coverage , 100% portable, lock-in rates, pays Wellness Benefits
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	Short and Long-Term Disability \$1,000-\$6,000 in coverage monthly (3-24 months)
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	Accident \$1,000 for hospitalization, \$120 for Urgent Care/ER, \$200 for ambulance; unlimited use annually
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	Heart/Stroke \$5,000 initial payment, \$25,000 for a major human organ transplant
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	Hospital \$400-\$500 a night for the first 7 days, \$100 a night up to 365 days
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	Cancer \$3,000-\$5,000 for initial diagnosis, \$900 per week for chemotherapy; free for kids (up to age 26)
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And more!

Revised 8/9/18