

# Gaps in Sick Bank

## EXAMPLES OF HOW YOU CAN STILL BE PAID



### **YOU MUST USE ALL SICK DAYS PRIOR TO USING SICK BANK**

Aflac Short-Term protection pays on top of Sick Leave, Sick Bank, and during the Summer



### **SICK BANK DOES NOT PAY FOR ILLNESS OR ACCIDENT FOR A FAMILY MEMBER**

Aflac Family Protection could pay you whenever you, your spouse, or child has an accident, surgery, or serious illness — Whether you miss work or not!



### **SICK BANK HAS LIMITED MATERNITY LEAVE (5-7 weeks for birth of baby)**

Aflac Birth Plan will pay for delivery and complications with you or the child



### **SUMMER COVERAGE IS NOT OFFERED BY SICK BANK**

Aflac Short-Term & Family (Accident, Hospital, Critical Illness, Cancer) Coverage pays during the Summer for Pregnancy, Illness, Accident, and Surgery



### **YOU MUST BE OUT FOR AT LEAST 30 CONSECUTIVE DAYS (1ST TIME USE) FOR SICK BANK TO PAY YOUR SALARY (MUST USE SICK LEAVE FIRST; 10 DAY WAIT AFTER 1ST USE + NO SICK DAYS)**

Aflac Protection (Short-Term Disability) provides significant cash payments, even if you are out for one day or more



### **SICK BANK DOES NOT LAST FOREVER; IT IS LIMITED BY YOUR ACCIDENT OR ILLNESS**

The Hartford Long-Term Protection could pay up to 2 years or age 67 to maximum payout of \$4,000 a month



### **SICK BANK WILL NOT PAY IF YOU NEED TO GO OUT DUE TO THE ACCIDENT OR ILLNESS OF A SPOUSE OR CHILD**

Aflac Policies (Accident, Cancer, Hospital) could pay cash when you must take care of a child or spouse



### **AFLAC IS PORTABLE! — SICK BANK IS NOT**

Take Aflac Policies with you when you change schools, jobs, or even retire



Most programs offer Guaranteed Issue

**WE SUGGEST GETTING PROGRAMS PRIOR TO HAVING A HEALTH ISSUE TO GET THE BEST COVERAGE.**

#### **Employee Plans Services**

Aflac Representative

#### **Contact Suzanne Herrmann:**

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*Speak to Representative to discuss other pricing!*

See brochure for exact payouts, limitations, exclusions, and policy descriptions.