



4C Health

As an employee of 4C Health, you can choose to enhance your present health coverage through Aflac benefits. Aflac plans are *not* designed to replace your current health coverage but rather to enhance & supplement it! These plans pay CASH benefits directly to YOU, the policyholder. **All monies received go directly to the employee to be used anywhere needed.**

The National Health Institute has proven that more than *half* the real costs of accidents or illnesses are NOT the doctor and hospital bills; but rather, our personal, non-medical expenses. Aflac plans can be used for these out-of-pocket expenses, such as: co-payments & escalating deductibles, travel-related expenses, lost income, or even everyday living expenses like rent or groceries. **Listed below are brief descriptions of the Aflac coverages available to you thru payroll deduction:**

Accident Advantage: Provides 24-hour protection to cover you and your family for accidents or injuries (On or Off the Job) such as fractures, lacerations, burns etc. Benefits include: Emergency Room Treatment, Follow-up visits, Physical therapy, Hospitalization, Ambulance, Surgical benefits & Much More! Also included is a yearly Wellness Benefit starting at \$25 your first year of certificate.

Hospital Indemnity: provides you coverage should you be admitted to a hospital for childbirth or suffer an illness, surgery, or injury. This plan is available to the employee, as well as spouse and children regardless of if they are on the group medical plan. Pays \$1,000 for an initial admission, as well as \$150 for each additional day hospitalized.

Critical Illness: This plan provides an immediate cash benefit upon diagnosis of any of the specified health events listed under this policy. Pays up to \$30,000 with a diagnosis of cancer, heart attack and stroke, to name a few. The coverage includes benefits for spouse and children. Also included is a yearly Health Screening Benefit of \$50 (employee and spouse only).

Please contact our representative, Paul Martindale with any questions, additional information, or pricing options.

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