

AFLAC CRITICAL ILLNESS



All active employees enrolled in a Trust Medical Plan are automatically enrolled in a base Critical Illness plan through Aflac.

WHAT IS A CRITICAL ILLNESS PLAN?

Helps pay the expected and unexpected expenses arising from diagnosis of numerous covered illnesses. The benefit is paid directly to the member and can be used to cover out-of-pocket expenses, including but not limited to: household expenses, replacing wages or savings, copays/deductibles or travel expenses.

Features & Plan Provisions	Aflac Critical Illness with Cancer
Who is Covered?	Benefit Amount
Employee	\$5,000
Child(ren)	\$2,500
What is the Cost?	NONE - The Trust covers the cost of this benefit*
Guaranteed Issue Amount	All amounts stated above are Guaranteed-Issue
Pre-Existing Condition Limitation	None
Waiting Period	None
Covered Conditions	<p style="text-align: center;">Base Benefits</p> <p style="text-align: center;">Heart Attack (Myocardial Infarction) 100% Sudden Cardiac Arrest 100% Coronary Artery Bypass Surgery 25% Major Organ Transplant 100% Bone Marrow Transplant (Stem Cell Transplant) 100% Kidney Failure (End-Stage Renal Failure) 100% Stroke (Ischemic or Hemorrhagic) 100%</p> <p style="text-align: center;">Cancer Benefits</p> <p style="text-align: center;">Cancer (Internal or Invasive) 100% Non-Invasive Cancer 25% Skin Cancer \$250 per calendar year</p> <p style="text-align: center;">Childhood Conditions Rider</p> <p style="text-align: center;">Cystic Fibrosis, Cerebral Palsy, Cleft Lip or Cleft Palate, Down Syndrome, Phenylalanine Hydroxylase Deficiency Disease (PKU), Spina Bifida , Type I Diabetes: 50% of employee benefit</p>
	<p><i>This benefit is currently only available to employees and their child(ren) under age 26. Newborn children are automatically covered from the moment of birth. Please refer to your coverage certificate for details.</i></p>
<p>Please request a sample policy for full benefit descriptions and definitions.</p>	

For more information, please contact the Trust Office for the Aflac Administration Guide, or call Aflac directly at 1-800-433-3036 or visit online at www.aflacgroupinsurance.com.

VOLUNTARY PRODUCTS

OPEN ENROLLMENT WILL BE HELD IN JUNE/JULY - AUGUST 1 EFFECTIVE DATE.

All active employees enrolled in a Trust Medical Plan have the option to enroll in Voluntary Critical Illness and/or Voluntary Accident with Aflac. There is an Annual Open Enrollment for these coverage lines during June-July each year for an August 1st effective date. Look for more information to be sent in June 2024 for the next enrollment opportunity.

New groups and new hires will receive off-anniversary invitations to enroll.

Both of these products are administered by The VB Shop. More information on plan design and rates as well as benefit webinars can be found at the URL below.

Contact The VB Shop for assistance at 866-888-9755 or support@thevbshop.com.

VOLUNTARY CRITICAL ILLNESS

Enroll in the Trust's Voluntary Critical Illness plan if you want coverage in excess of the \$5,000 Trust-paid benefit (see previous page) or if you would like to purchase coverage for your spouse. Coverage can be purchased in increments of \$5,000 at age-banded rates up to a maximum of \$30,000.

Visit the URL below for specific plan details, schedule of benefits and rates.

VOLUNTARY ACCIDENT

Voluntary Accident plans pay cash benefits for eligible expenses that you can use any way you see fit. Cash payments vary based on the type of service incurred based on the full schedule of benefits. Rates are 4-tiered dependent whether you enroll yourself or eligible family members.

Visit the URL below for specific plan details, schedule of benefits and rates.

IAFF HWT Voluntary Benefit Online Portal
Find plan design information, rates and benefit webinars at:
<https://tinyurl.com/IAFF-HWT-Voluntary-Benefits>