

Aflac for Town of Carver employees

The following Aflac insurance plans are available during your enrollment



1

Group Accident Insurance helps pay for out of pocket costs that arise from covered accident such as fractures, dislocations and lacerations.

2

Group Critical Illness Insurance helps pay the expected and unexpected expenses that arise from diagnosis of a covered critical illness such as cancer (internal or invasive), heart attack, stroke, end-stage renal failure or a major organ transplant.

3

Group Hospital Indemnity Insurance helps pay the out of pocket costs associated with a hospital stay including benefits for inpatient and outpatient services.

4

Group Whole Life Insurance provides additional financial protection for you and your family to help cover the costs associated with an unexpected loss during high needs years.

5

Group Short-Term Disability Insurance helps protect your income in the event that you are unable to work.

Aflac for Town of Carver Employees:

- Aflac is different from major medical insurance; it's insurance for daily living.
- Aflac pays you cash benefits, unless otherwise assigned, to use as you see fit.
- Aflac benefits can help with unexpected expenses.
- Aflac processes claims quickly—usually within four days.*

To learn more about Aflac, visit the [Aflac Benefit Counselor](#) coming to your location.



Group coverage is underwritten by Continental American Insurance Company, a wholly-owned subsidiary of Aflac Incorporated. CAIC underwrites group coverage but is not licensed to solicit business in New York, Guam, Puerto Rico, or the Virgin Islands. In California, group coverage is underwritten by Continental American Life Insurance Company. In New York, coverage is underwritten by American Family Life Assurance Company of New York.

This is a brief product overview only. The plan has limitations and exclusions that may affect benefits payable. Refer to the plan for complete details, limitations, and exclusions. Policy form numbers are CAI7800PA, C50100PA, CAI2800PA 12-10, CA8500-MP-PA, and CAI9100PA.