

Aflac isn't health insurance

Let us show you who we really are



Health insurance pays doctors and hospitals. Aflac helps pay the bills health insurance doesn't cover.

Our Group Accident, Critical Illness and Hospital Indemnity plans provide access to many benefits – be sure to participate in your upcoming open enrollment and make them work for you. Example benefits include:

Group Accident

Ambulance rides
Wheelchairs, crutches, and other medical appliances
Emergency room visits
Fractures and dislocations
Lacerations
Accidental Death and Dismemberment

Group Critical Illness

Cancer
Heart attack
Stroke
Carcinoma In situ
Heart Event Rider
Additional Benefits Rider:
Coma, severe burns, loss of sight/speech/hearing

Group Hospital Indemnity

Hospital admission
Hospital confinement

The Group Accident and Critical Illness plans also include a Wellness/Health Screening* Benefit.

If you are participating and covered by either of these plans, you may be eligible to file a claim for one of the routine tests performed each year. Qualifying tests include: COVID-19 screening, annual physical exam, ultrasound, colonoscopy, mammogram, Pap Smear, and more.

For more information, please contact Lee Harmer at lee@vbs-benefits.com or 801.716.0084.



*The Health Screening benefit available with Group Critical Illness applies to the covered employee and covered spouse only. Dependent children are not covered.

This is a brief product overview only. The plans have limitations and exclusions that may affect benefits payable. Refer to the plans for complete details, limitations, and exclusions. Continental American Insurance Company (CAIC), a proud member of the Aflac family of insurers, is a wholly-owned subsidiary of Aflac Incorporated and underwrites group coverage. CAIC is not licensed to solicit business in New York, Guam, Puerto Rico, or the Virgin Islands.

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