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Aflac policy brochures & videos



## Valencia College - Aflac Cash Benefits

Aflac is payroll deducted for you by Valencia College.  
**To enroll**, please call Robert Clifton at 407-833-9271.

<https://www.aflacenrollment.com/ValenciaCollege/0EE735548045>

The website above has an Español option

**Aflac pays cash** directly to you that you can use for anything. Aflac pays regardless of any other insurance. There are no networks; use any provider. Aflac policies are portable and guaranteed renewable.

## Fill the gaps in your medical coverage

### Payroll Policies

#### Disability Plan

### Benefits

- Pays you cash benefits if you are unable to work due to illness or off the job injury. Provides a steady income while you recover
- **Maternity covered** when the policy has been in force for 10 months

#### Accident Plan

- Pays you cash benefits for injuries, treatment & hospitalization
- Pays you cash benefits for doctor visits, tests & wellness exams

#### Hospital Plan

- Pays you cash benefits for hospitalization, tests, doctor visits, etc
- **Maternity covered** when the policy has been in force for 10 months
- Pays you cash benefits for both illness & injury

#### Cancer Plan

- Pays you cash benefits for cancer diagnosis & treatment
- Pays you cash benefits for hospitalization, tests & wellness exams

#### Critical Care Plan

- Pays you cash benefits for 10 catastrophic conditions & treatment
- Pays you cash benefits for hospital intensive care with Option 2

#### Life Insurance

- Term Life, Whole Life and more. All have living benefits

Contact your Aflac representative  
for a benefit review or to enroll

Robert Clifton  
Office: 407-833-9271  
Email: [robert\\_clifton@us.aflac.com](mailto:robert_clifton@us.aflac.com)



# Aflac Benefit Program (#B) for Valencia Employees

To enroll, please contact your  
Aflac representative:

Robert Clifton 407-833-9271

robert\_clifton@us.aflac.com

Rates shown are - per paycheck  
**Semi-Monthly**



## Short Term Disability Plan

Rates below are for a 3 month benefit period with 0 day wait for off-the-job accident & 14 day wait for sickness.

Coverage / Units	Annual income	Monthly Benefit	Age 18-49	Age 50-64	Age 65-74
Individual / 8	\$12,000-\$16,999	\$800.00	\$6.76	\$8.84	\$10.40
Individual / 9	\$17,000-\$18,999	\$900.00	\$7.61	\$9.95	\$11.70
Individual / 10	\$19,000-\$21,999	\$1,000.00	\$8.45	\$11.05	\$13.00
Individual / 11	\$22,000-\$23,999	\$1,100.00	\$9.30	\$12.16	\$14.30
Individual / 12	\$24,000-\$25,999	\$1,200.00	\$10.14	\$13.26	\$15.60
Individual / 13	\$26,000-\$26,999	\$1,300.00	\$10.99	\$14.37	\$16.90
Individual / 14	\$27,000-\$28,999	\$1,400.00	\$11.83	\$15.47	\$18.20
Individual / 15	\$29,000-\$31,999	\$1,500.00	\$12.68	\$16.58	\$19.50
Individual / 16	\$32,000-\$33,999	\$1,600.00	\$13.52	\$17.68	\$20.80
Individual / 17	\$34,000-\$35,999	\$1,700.00	\$14.37	\$18.79	\$22.10
Individual / 18	\$36,000-\$37,999	\$1,800.00	\$15.21	\$19.89	\$23.40
Individual / 19	\$38,000-\$38,999	\$1,900.00	\$16.06	\$21.00	\$24.70
Individual / 20	\$39,000-\$40,999	\$2,000.00	\$16.90	\$22.10	\$26.00
Individual / 21	\$41,000-\$42,999	\$2,100.00	\$17.75	\$23.21	\$27.30
Individual / 22	\$43,000-\$44,999	\$2,200.00	\$18.59	\$24.31	\$28.60
Individual / 23	\$45,000-\$46,999	\$2,300.00	\$19.44	\$25.42	\$29.90
Individual / 24	\$47,000-\$48,999	\$2,400.00	\$20.28	\$26.52	\$31.20
Individual / 25	\$49,000-\$49,999	\$2,500.00	\$21.13	\$27.63	\$32.50
Individual / 26	\$50,000-\$51,999	\$2,600.00	\$21.97	\$28.73	\$33.80
Individual / 27	\$52,000-\$54,999	\$2,700.00	\$22.82	\$29.84	\$35.10
Individual / 28	\$55,000-\$56,999	\$2,800.00	\$23.66	\$30.94	\$36.40
Individual / 29	\$57,000-\$57,999	\$2,900.00	\$24.51	\$32.05	\$37.70
Individual / 30	\$58,000-\$59,999	\$3,000.00	\$25.35	\$33.15	\$39.00
Individual / 31	\$60,000-\$62,999	\$3,100.00	\$26.20	\$34.26	\$40.30
Individual / 32	\$63,000-\$64,999	\$3,200.00	\$27.04	\$35.36	\$41.60
Individual / 33	\$65,000-\$68,999	\$3,300.00	\$27.89	\$36.47	\$42.90
Individual / 34	\$69,000-\$70,999	\$3,400.00	\$28.73	\$37.57	\$44.20
Individual / 35	\$71,000-\$71,999	\$3,500.00	\$29.58	\$38.68	\$45.50
Individual / 36	\$72,000-\$73,999	\$3,600.00	\$30.42	\$39.78	\$46.80
Individual / 37	\$74,000-\$77,999	\$3,700.00	\$31.27	\$40.89	\$48.10
Individual / 38	\$78,000-\$82,999	\$3,800.00	\$32.11	\$41.99	\$49.40
Individual / 39	\$83,000-\$87,999	\$3,900.00	\$32.96	\$43.10	\$50.70
Individual / 40	\$88,000-\$91,999	\$4,000.00	\$33.80	\$44.20	\$52.00

Over \$91,999: Please see Aflac representative for quote

## Accident Advantage Plan

Enrollment Age	Age 18-75
Individual	\$10.60
Husband/Wife	\$16.64
One-Parent Family	\$18.79
Two-Parent Family	\$25.68

**Hospital Choice Plan - Option 1**

Enrollment Age	Age 18-49				Age 50-59				Age 60-75			
	\$500	\$1,000	\$1,500	\$2,000	\$500	\$1,000	\$1,500	\$2,000	\$500	\$1,000	\$1,500	\$2,000
Individual	\$8.58	\$13.52	\$19.18	\$25.55	\$8.84	\$13.78	\$19.37	\$25.81	\$9.10	\$14.17	\$20.28	\$27.30
Husband/Wife	\$11.18	\$19.18	\$27.95	\$38.09	\$11.90	\$20.28	\$29.51	\$40.17	\$12.22	\$21.71	\$32.11	\$44.14
One-Parent Family	\$11.18	\$17.16	\$23.79	\$31.46	\$11.51	\$17.42	\$24.05	\$31.66	\$11.77	\$17.75	\$24.38	\$31.92
Two-Parent Family	\$12.81	\$20.35	\$28.21	\$38.29	\$13.07	\$20.54	\$29.77	\$40.50	\$13.33	\$21.97	\$32.37	\$44.40

**Hospital Choice Plan Optional Riders - Extended Benefits Rider and/or Hospital Stay and Surgical Care Rider**

Enrollment Age	Age 18-49			Age 50-59			Age 60-75		
	EBR	HSSCR	Total	EBR	HSSCR	Total	EBR	HSSCR	Total
Individual	\$5.85	\$9.23	\$15.08	\$6.63	\$11.83	\$18.46	\$6.70	\$15.41	\$22.11
Husband/Wife	\$12.29	\$16.90	\$29.19	\$13.78	\$23.47	\$37.25	\$13.91	\$29.38	\$43.29
One-Parent Family	\$11.64	\$12.74	\$24.38	\$11.90	\$14.50	\$26.40	\$12.16	\$19.05	\$31.21
Two-Parent Family	\$14.89	\$17.16	\$32.05	\$15.15	\$24.25	\$39.40	\$15.80	\$31.40	\$47.20

**Cancer Protection Assurance Plan**

Enrollment Age	Age 18-75		Age 18-75		Age 18-75	
	Option 1	Option 2	Option 2	Option 3	Option 3	Option 3
Individual	\$9.05	\$19.04	\$19.04	\$27.04	\$27.04	\$27.04
Husband/Wife	\$14.52	\$32.94	\$32.94	\$46.49	\$46.49	\$46.49
One-Parent Family	\$9.05	\$19.04	\$19.04	\$27.04	\$27.04	\$27.04
Two-Parent Family	\$14.52	\$32.94	\$32.94	\$46.49	\$46.49	\$46.49

**Critical Care Protection Plan**

Enrollment Age	Age 18-35		Age 36-45		Age 46-55		Age 56-70	
	Option 1	Option 2	Option 1	Option 2	Option 1	Option 2	Option 1	Option 2
Individual	\$4.42	\$7.80	\$6.89	\$11.05	\$9.62	\$15.08	\$13.00	\$19.44
Husband/Wife	\$6.37	\$14.95	\$10.60	\$19.44	\$15.92	\$26.20	\$23.34	\$36.46
One-Parent Family	\$4.94	\$13.20	\$7.15	\$15.66	\$9.94	\$20.15	\$13.26	\$26.52
Two-Parent Family	\$7.34	\$16.96	\$11.76	\$21.58	\$17.29	\$28.80	\$24.96	\$39.58

**Life Insurance**

Term Life, Universal Life, Whole Life, Juvenile Life, Child Whole Life  
Living benefits and return of premium options

**Please contact your Aflac representative for a quote.**