



Health changes. Your lifestyle shouldn't.

If you get hurt or sick, you may be responsible for deductibles and co-pays, unpaid medical expenses, and additional expenses associated with injuries and illnesses not covered by medical insurance (transportation, lodging, childcare, etc.). At the same time, your income may be compromised by your own injury or that of a family member.

Aflac pays money directly to you, unless assigned otherwise, to help you get through down times associated with various medical events.

You have three Aflac options with Weld County that are guaranteed-issue as a new employee:

- Group Accident Advantage Plus
- Group Critical Illness
- Group Hospital Indemnity

Your best opportunity to have access to these plans is now. When something changes in your health you may not be able to get these valuable coverages in the future.

HOW TO ENROLL

1. Fill out the enclosed Enrollment Form. Answer all the questions for the policies you're applying for.
 - Be sure to put a beneficiary in if you are choosing the Accident policy.
 - Hours worked is the number of hours you work weekly (typically 40).
 - Include a phone number you can easily be reached at in case there are corrections needed.
2. Return it to Weld County Human Resources, scan and email it to daniel_french@us.aflac.com, or fax it to (970) 353-9600. Remember to get both sides of the Enrollment Form scanned or faxed.

Weld County's Aflac Associate: Dan French, mobile (970) 302-7177

Questions and Answers

Q: If I have questions about the policies or how to apply, who do I call?

A: Please contact our Aflac Associate, Dan French at (970) 302-7177.

Q: I don't have my health insurance through Weld County. Can I still get Aflac Group?

A: Yes.

Q: If I already have Aflac from another employer, can I transfer my current policy to Weld County?

A: In most cases, the previous policy you had was not an Aflac Group product, but rather a payroll-rated individual policy at your previous employer. If your previous employer had more than 100 employees, there is a chance you had Aflac Group. Please contact Dan to verify.

Q: If I have a previous Aflac product, can I also get the Aflac Group product?

A: Yes. However, you can't have both deducted from your Weld County paycheck.

Q: Can I include my spouse and children on one policy and not others?

A: Yes. You can choose individual, single-parent, insured/spouse, or family on each plan. Remember children are covered at no extra charge on Critical Illness.

Q: The top of the application says to mail it to Columbus, GA. Can I mail it directly there?

A: No. Please send it through HR or directly to our Aflac Associate, Dan French.

Q: When will the effective date be? When will premiums begin coming from my paycheck?

A: The first day of the next month, provided it is sent in for processing five working days prior to the end of the month. Otherwise it could be moved to the first of the next month. The premiums for Aflac are collected in arrears, so deductions begin at the end of the first month of coverage.

Q: Are there pre-existing limitations?

A: Although they are guaranteed-issue for new employees, there may be exclusions to certain pre-existing issues. Please review each of the brochures in your Aflac folder or access them online at www.aflac.com/weld.

Q: If I quit working at Weld County, are these policies portable?

A: Yes. If the premium was deducted for one month you can keep the policy when you leave. You will need to contact Aflac Group directly within 30 days after you leave. Their number is (800) 433-3036.

Q: I am applying for Critical Illness. What is the maximum amount I can get for my spouse? What if I previously had a Critical Illness?

A: Spouse can have half the face amount of the employee (if you apply for \$50,000, spouse would be \$25,000). If you answer "Yes" to one of the underwriting questions, it is guaranteed-issue as a new employee. However, the maximum amount of coverage is then \$10,000 for an employee and \$5,000 for a spouse.