

Having insurance
without adding
AFLAC is like
going out in a
thunderstorm
with just a raincoat!
You're protected,
but not all the way.

Insurance policies
from **AFLAC** may
provide the additional
coverage you need.

- *Benefit checks are promptly mailed directly to you (unless you request otherwise) to spend as you see fit!*
- *All policies pay benefits regardless of any other plans you may have.*



Without it, no insurance
is complete.

American Family Life Assurance Company of Columbus (AFLAC)

Why Have Insurance From AFLAC?

OUT-OF-POCKET MEDICAL EXPENSES

Your regular health insurance should pay most of the doctor and hospital bills. But usually hundreds of dollars of deductibles and copayments (including those for prescription drugs) are left over. Plus, if you're in a managed-care plan and go outside the approved network, you could incur additional charges.

Who pays? You do!

OUT-OF-POCKET COSTS

Getting sick or injured has financial consequences beyond the medical bills, including such out-of-pocket costs as:

- Travel expenses to and from special treatment centers.
- Food and lodging while you're away from home.
- Long-distance phone calls.
- Child care.
- Extra household help.
- Home care.

Plus, everyday living expenses still have to be met like:

- Mortgage or rent payments.
- Car notes.
- Grocery and utility bills.

Who pays? You do!

LOSS OF INCOME

Meeting everyday financial obligations while incurring treatment-related bills is difficult—particularly when you are not able to earn a paycheck. In dual-income households, the financial consequences can be doubly stressful if the healthy spouse is forced to leave work to care for the recuperating partner.

**Who has to replace
the lost income? You do!**



**Insuring Over 40 Million
People Worldwide**

1-800-99-AFLAC (1-800-992-3522)

En español:

1-800-SI-AFLAC (1-800-742-3522)

www.aflac.com



American Family Life Assurance Company of Columbus (AFLAC)