

# See how Aflac can help improve your benefits package



October 16, 2024

Re: Upcoming enrollment

Greetings:

Are you or someone you know among the 56% of Americans who have been adversely affected by high medical costs or bills?\* Did you think, "I have health insurance. I should be covered!?"

Even with health insurance, out-of-pocket costs can be high. Deductibles, copayments, coinsurance, prescription drugs, plus the regular bills that keep coming even when you're sick or hurt. It can all add up quickly. That's why there's Aflac. We can help with the expenses that health insurance doesn't cover. So you can focus on getting better instead of worrying about medical bills and other expenses.

**Bellmore Merrick School District provides access to the following Aflac insurance plans:**

- **Accident**
- **Cancer/Specified-Disease**
- **Hospital Confinement Indemnity**
- **Supplemental Dental**

**To learn more, contact your Aflac benefits advisor.**

Sincerely,

**Christine Walsh**

516.459.9730

christine\_walsh@us.aflac.com



\*The 2023-2024 Aflac WorkForces Report is the 13th annual study examining benefits trends and attitudes. Conducted by Kantar on behalf of Aflac, the study captured responses from 2,000 employees and 1,201 employers across the United States in various industries. Visit [aflacworkforcesreport.com](https://aflacworkforcesreport.com).

This is a brief product overview only. Coverage may not be available in all states, including but not limited to ID, NJ, NM, NY or VA. Benefits/premium rates may vary based on plan selected. Optional riders may be available at an additional cost. Policies/riders have limitations and exclusions that may affect benefits payable. Refer to the specified policy/rider form(s) for complete details, benefits, limitations and exclusions. For availability and costs, please contact your local Aflac agent.

Individual coverage is underwritten by American Family Life Assurance Company of Columbus | WWHQ | 1932 Wynnton Road | Columbus, GA 31999 | In New York, coverage is underwritten by American Family Life Assurance Company of New York | 22 Corporate Woods Boulevard, Suite 2 | Albany, NY 12211