



City of Akron 2021 Voluntary Benefits



The City of Akron Voluntary Benefits

Employees at The City of Akron are eligible for voluntary benefits provided by Aflac to help provide financial protection for you and your family members. You are eligible to participate in these benefits on the first of the month following thirty days of employment.

Aflac offers a full range of worksite services and payroll-deducted insurance plans on a voluntary basis. Having one or more of these Aflac plans is a great way to help protect you and your family members when an unexpected accident or sickness happens.

Take the time now and look at the coverage being offered along with the rates to see what plan(s) can fit in your budget. Visit Aflac's website, designed specifically for the City of Akron employees, at www.aflac.com/cityofakron.

If you are currently enrolled in Aflac benefits, and do not wish to make any changes, there is nothing you need to do. If you would like to add benefits, or make any changes to your existing coverage, you can schedule an appointment with our benefit counselors. Click on the link to set a time convenient for you: <https://openenrollmentschedule.as.me/>

If you need additional assistance, contact our Benefit Counselors at The Worksite Group, (614) 568-4056. You can also email them at: samantha@theworksitegroup.com or angie@theworksitegroup.com

Voluntary Benefits

The City of Akron offers voluntary benefits through Aflac. Below are some highlights of the plans.

- Guaranteed-Issue – employees cannot be declined coverage
- Portable – take coverage with you when you leave employment
- Benefits paid directly to you as the policyholder



Short-Term Disability

- Paycheck insurance - pays you for lost income while unable to work for up to 6 months
- Benefits begin after you've been unable to work at least 14 days
- Covers illness, pregnancy, routine surgeries, off-the-job accidents



Accident

- Covers treatment for injuries on & off the job
- Dependent coverage also available
- \$50 annual wellness benefit for routine annual exams for each person covered



Critical Illness

- Covers Catastrophic Illnesses: Cancer, Heart Attack, Stroke, Organ Failure & many more
- Choose \$5,000 - \$30,000 in Coverage for employees – no medical questions asked!
- Spouses are eligible for a benefit that is 50% of the employee amount
- \$50 annual wellness benefit for routine annual exams for each person covered.
- Children are covered on this plan at no additional cost!



Whole Life Insurance

- Guaranteed-Issue (no medical questions) up to \$150,000 for employees
- Builds cash value and pays a benefit to your beneficiary at time of death



Accident

What would the financial impact of an injury mean to you? Are you prepared for high medical costs in addition to everyday household expenditures and lost wages? Out-of-pocket expenses associated with an accident are unexpected, but an accident's impact on your finances and your well-being certainly can be reduced.

Aflac is here to help. If you have an accident, major medical insurance will help with many medical expenses, but you could be left with out-of-pocket expenses. You could also lose pay while you're out of work. And you can be sure that the bills will keep coming.

It's Insurance For Daily Living:

Aflac pays cash benefits directly to you, unless otherwise assigned. This means that you will have added financial resources to help with medical costs or ongoing living expenses. Aflac group accident insurance plans* are designed to provide you with cash benefits throughout the different stages of care, such as the following:

- Emergency treatment
- Hospital admission
- Intensive care unit
- Ambulance transportation
- Travel expenses to distant treatment centers
- Everyday living expenses (e.g. rent or mortgage, utility bills, groceries, etc.)

\$50 Wellness Benefit: You and your covered dependents can each receive a health screening pay-out for having wellness tests performed as the result of preventive care, including tests and diagnostic procedures ordered in connection with routine examinations.

Please review additional information on the City of Akron microsite www.aflac.com/cityofakron to see details on the coverage options available including a full list of covered conditions.



Accident Rates

Accident	Your Cost Per Pay*
Employee	\$3.76
Employee+Spouse/Domestic Partner	\$6.34
Employee+Child(ren)	\$8.26
Family	\$10.84

*Costs based on 48 pays per year



Critical Illness

About 1 in every 6 healthcare dollars is spent on cardiovascular disease.*

Chances are you know someone who's been diagnosed with a critical illness such as cancer, a heart attack (myocardial infarction), or stroke. You can't help but notice the strain it's placed on the person's life—both physically and emotionally. What's not so obvious is the impact on that person's personal finances. While the person is busy getting well, the bills may continue to pile up.

Would You Have The Money To Cover The Out-Of-Pocket Expenses Such As:

- Transportation to a distant medical facility.
- Specialized treatment costs.
- Living expenses like rent, mortgage, and utility bills.

It's Insurance For Daily Living:

Aflac pays cash benefits directly to you, unless you choose otherwise. This means that you will have added financial resources to help with medical costs or ongoing living expenses. Aflac group critical illness insurance plans** are designed to provide you with cash benefits, such as the following:

- Pays a lump sum benefit for a covered critical illness: cancer, heart attack, and stroke.

\$50 Wellness Benefit: You and your covered dependents can each receive a health screening pay-out for having wellness tests performed as the result of preventive care, including tests and diagnostic procedures ordered in connection with routine examinations.

Please review additional information on the City of Akron microsite www.aflac.com/cityofakron to see details on the coverage options available including a full list of covered conditions.



Critical Illness Rates

Employee - Non-Tobacco

	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
18-29	\$1.10	\$1.83	\$2.55	\$3.27	\$4.00	\$4.72	\$5.44	\$6.17	\$6.89	\$7.61
30-39	\$1.47	\$2.55	\$3.64	\$4.73	\$5.81	\$6.90	\$7.99	\$9.08	\$10.16	\$11.25
40-49	\$2.60	\$4.82	\$7.05	\$9.27	\$11.49	\$13.71	\$15.94	\$18.16	\$20.38	\$22.60
50-59	\$4.41	\$8.43	\$12.46	\$16.48	\$20.51	\$24.53	\$28.56	\$32.58	\$36.61	\$40.63
60+	\$7.74	\$15.10	\$22.47	\$29.83	\$37.19	\$44.55	\$51.91	\$59.28	\$66.64	\$74.00

Employee - Tobacco

	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
18-29	\$1.41	\$2.44	\$3.47	\$4.50	\$5.53	\$6.56	\$7.59	\$8.62	\$9.65	\$10.68
30-39	\$2.16	\$3.95	\$5.73	\$7.52	\$9.30	\$11.09	\$12.87	\$14.66	\$16.44	\$18.23
40-49	\$4.11	\$7.83	\$11.56	\$15.28	\$19.01	\$22.74	\$26.46	\$30.19	\$33.91	\$37.64
50-59	\$7.26	\$14.14	\$21.02	\$27.90	\$34.78	\$41.65	\$48.53	\$55.41	\$62.29	\$69.17
60+	\$12.92	\$25.46	\$38.00	\$50.55	\$63.09	\$75.63	\$88.17	\$100.71	\$113.25	\$125.79

Spouse - Non-Tobacco

	\$5,000	\$7,500	\$10,000	\$12,500	\$15,000	\$17,500	\$20,000	\$22,500	\$25,000
18-29	\$1.03	\$1.36	\$1.68	\$2.01	\$2.33	\$2.66	\$2.98	\$3.31	\$3.63
30-39	\$1.39	\$1.90	\$2.41	\$2.92	\$3.42	\$3.93	\$4.44	\$4.94	\$5.45
40-49	\$2.53	\$3.60	\$4.68	\$5.75	\$6.83	\$7.90	\$8.98	\$10.05	\$11.13
50-59	\$4.33	\$6.31	\$8.28	\$10.26	\$12.24	\$14.21	\$16.19	\$18.17	\$20.14
60+	\$7.67	\$11.31	\$14.96	\$18.60	\$22.25	\$25.89	\$29.54	\$33.18	\$36.83

Spouse - Tobacco

	\$5,000	\$7,500	\$10,000	\$12,500	\$15,000	\$17,500	\$20,000	\$22,500	\$25,000
18-29	\$1.34	\$1.82	\$2.29	\$2.77	\$3.25	\$3.73	\$4.21	\$4.69	\$5.17
30-39	\$2.09	\$2.95	\$3.80	\$4.66	\$5.52	\$6.37	\$7.23	\$8.08	\$8.94
40-49	\$4.03	\$5.86	\$7.69	\$9.51	\$11.34	\$13.17	\$14.99	\$16.82	\$18.65
50-59	\$7.19	\$10.59	\$13.99	\$17.40	\$20.80	\$24.20	\$27.61	\$31.01	\$34.41
60+	\$12.85	\$19.08	\$25.32	\$31.55	\$37.79	\$44.02	\$50.25	\$56.49	\$62.72



Disability

Protect your most important asset -- your income.

No one plans on becoming disabled. It's just not something we typically think about. And yet, it is something that can happen to anyone. If you get sick or hurt and couldn't work, how would you pay the mortgage? Buy groceries? Make your car payment? And all of the other bills that won't go away, just because your paycheck is gone?

That's where the Aflac group disability insurance plans can help make the difference. The difference that means you will have a portion of your income to help take care of your bills while you're taking care of yourself.

It's Insurance For Daily Living:

Aflac pays cash benefits directly to you, unless you choose otherwise. This means that you will have added financial resources to help with medical costs or ongoing living expenses. Aflac group disability insurance plans can help with everyday living expenses, like your rent or mortgage, utility bills, groceries, and more by providing benefits, such as the following:

- Total disability
- Partial disability
- Waiver of premium

Enroll Today: Learn how disability insurance can help you. Please review additional information on the City of Akron microsite www.aflac.com/cityofakron to see details on the coverage options available including a full list of covered conditions.



Disability

Rates Tables For: City of Akron-GP-12390 / Group Disability - PLAN-90569

Age Band	18-49	50-64	65-74
Premium Rate	0.61050	0.69759	0.87198

Annual Salary Range	Monthly Benefit	Age 18-49	Age 50-64	Age 65-74
\$9,000 to \$9,999	\$400	\$2.44	\$2.80	\$3.49
\$10,000 to \$11,999	\$500	\$3.05	\$3.49	\$4.36
\$12,000 to \$13,999	\$600	\$3.66	\$4.19	\$5.23
\$14,000 to \$15,999	\$700	\$4.28	\$4.88	\$6.10
\$16,000 to \$17,999	\$800	\$4.88	\$5.58	\$6.97
\$18,000 to \$19,999	\$900	\$5.49	\$6.28	\$7.85
\$20,000 to \$21,999	\$1,000	\$6.10	\$6.97	\$8.72
\$22,000 to \$23,999	\$1,100	\$6.72	\$7.67	\$9.59
\$24,000 to \$25,999	\$1,200	\$7.33	\$8.38	\$10.46
\$26,000 to \$27,999	\$1,300	\$7.93	\$9.07	\$11.34
\$28,000 to \$29,999	\$1,400	\$8.54	\$9.77	\$12.21
\$30,000 to \$31,999	\$1,500	\$9.16	\$10.46	\$13.08
\$32,000 to \$33,999	\$1,600	\$9.77	\$11.16	\$13.96
\$34,000 to \$35,999	\$1,700	\$10.38	\$11.86	\$14.82
\$36,000 to \$37,999	\$1,800	\$10.98	\$12.55	\$15.69
\$38,000 to \$39,999	\$1,900	\$11.60	\$13.25	\$16.56
\$40,000 to \$41,999	\$2,000	\$12.21	\$13.96	\$17.44
\$42,000 to \$43,999	\$2,100	\$12.82	\$14.65	\$18.31
\$44,000 to \$45,999	\$2,200	\$13.43	\$15.35	\$19.18
\$46,000 to \$47,999	\$2,300	\$14.04	\$16.05	\$20.06
\$48,000 to \$49,999	\$2,400	\$14.65	\$16.74	\$20.93
\$50,000 to \$51,999	\$2,500	\$15.26	\$17.44	\$21.80
\$52,000 to \$53,999	\$2,600	\$15.87	\$18.13	\$22.68
\$54,000 to \$55,999	\$2,700	\$16.49	\$18.83	\$23.55
\$56,000 to \$57,999	\$2,800	\$17.09	\$19.54	\$24.41
\$58,000 to \$59,999	\$2,900	\$17.70	\$20.23	\$25.28
\$60,000 to \$61,999	\$3,000	\$18.31	\$20.93	\$26.16
\$62,000 to \$63,999	\$3,100	\$18.93	\$21.63	\$27.03
\$64,000 to \$65,999	\$3,200	\$19.54	\$22.32	\$27.90
\$66,000 to \$67,999	\$3,300	\$20.15	\$23.02	\$28.78
\$68,000 to \$69,999	\$3,400	\$20.75	\$23.71	\$29.65
\$70,000 to \$71,999	\$3,500	\$21.37	\$24.41	\$30.52
\$72,000 to \$73,999	\$3,600	\$21.98	\$25.12	\$31.39



Whole Life

Aflac Whole Life Insurance helps take care of what matters most to you.

In addition to offering valuable life insurance protection Aflac Group Whole Life insurance is designed to build cash value— at a guaranteed rate of return. A very handy feature for short- term or unplanned expenses. There are other benefits too:

- Builds cash value
- Premiums will never increase
- Coverage is portable (with certain stipulations)
- Fast claims payment
- Accidental Death Benefit
- Accelerated Benefit

To learn more about your Aflac group insurance, visit the City of Akron website at www.aflac.com/cityofakron.

Please review additional information on the City of Akron microsite www.aflac.com/cityofakron to see details on the coverage options available including a full list of covered conditions.

70 Million Americans know they need more life insurance.*



Whole Life

Below is a sampling of rates for whole life insurance. To find out the rates for the particular coverage level in which you are interested, contact The Worksite Group.

Issue Age	\$10,000	\$20,000	\$55,000	\$65,000
20	\$2.24	\$3.73	\$8.96	\$10.45
30	\$2.90	\$5.05	\$12.58	\$14.73
40	\$4.28	\$7.81	\$20.17	\$23.69
50	\$7.39	\$14.05	\$37.32	\$43.97
60	\$11.99	\$23.23	\$62.58	\$73.83

Issue Age	\$10,000	\$20,000	\$55,000	\$65,000
20	\$2.24	\$3.73	\$8.96	\$10.45
30	\$2.90	\$5.05	\$12.58	\$14.73
40	\$4.28	\$7.81	\$20.17	\$23.69
50	\$7.39	\$14.05	\$37.32	\$43.97
60	\$11.99	\$23.23	\$62.58	\$73.83

Issue Age	\$10,000	\$20,000	\$55,000	\$65,000
20	\$3.12	\$5.49	\$13.81	\$16.18
30	\$4.03	\$7.30	\$18.77	\$22.06
40	\$6.27	\$11.78	\$31.09	\$36.62
50	\$10.63	\$20.52	\$55.12	\$64.99
60	\$17.27	\$33.79	\$91.62	\$108.14

Issue Age	\$10,000	\$20,000	\$55,000	\$65,000
20	\$3.12	\$5.49	\$13.81	\$16.18
30	\$4.03	\$7.30	\$18.77	\$22.06
40	\$6.27	\$11.78	\$31.09	\$36.62
50	\$10.63	\$20.52	\$55.12	\$64.99
60	\$17.27	\$33.79	\$91.62	\$108.14

Issue Age	\$10,000	\$25,000
1	\$2.43	\$4.95
10	\$2.48	\$5.08
20	\$2.73	\$5.70

Filing a Claim:

Visit aflacgroupinsurance.com to file a claim online or print claim forms. Please have available any supporting documents of services provided, proof of treatment, etc.

Aflac Group Contact Information

PO Box 84075

Columbus, GA 31993

Aflac Group Customer Service - (800) 433-3036

Aflac Group Claims Fax - (866) 849-2970

Aflac Group Claims Email – groupclaimfiling@aflac.com

www.aflacgroupinsurance.com

Claims can be filed online, by mail or email

Need additional assistance?

The Worksite Group - (614) 568-4056

samantha@theworksitegroup.com or angie@theworksitegroup.com

*Business Pulse, Heart Health Infographic, 2016 CDC Foundation

**This is a brief product overview only. Products and benefits vary by state and may not be available in some states. Plan design and optional benefits are selected at the employer level. The plan has limitations and exclusions that may effect benefits payable. Refer to the plan for complete details, limitations, and exclusions.

In Arkansas, Policy CAI2800AR or C21100AR. In New York, Policy AF2800NY. In Oklahoma, Policy CAI2800OK or C21100OK. In Oregon, CAI2800OR or C21100OR. In Pennsylvania, CAI2800PA 12-10 or C21100PA. In Texas, CAI2800TXrev or C21100TX. In Virginia, CAI2800VA or C21100VA.

Continental American Insurance Company is not aware of whether any employees receive benefits from Medicare, Medicaid, or a state variation. If any employees or dependents are subject to Medicare, Medicaid, or a state variation, any and all benefits under this plan could be assigned. This means that any such employees may not receive any of the benefits in the plan. As a result, employees should please check the coverage in all health insurance policies those employees already have or may have before such employees buy this insurance to verify the absence of any assignments or liens.

Notice to Consumer: The coverages provided by Continental American Insurance Company (CAIC) represent supplemental benefits only. They do not constitute comprehensive health insurance coverage and do not satisfy the requirement of minimum essential coverage under the Affordable Care Act. CAIC coverage is not intended to replace or be issued in lieu of major medical coverage. It is designed to supplement a major medical program.

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. For groups site used in California, group coverage is underwritten by Continental American Life Insurance Company. For groups site used in New York, coverage is underwritten by American Family Life Assurance Company of New York.

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