



HCEA Member Benefit Options

- **Accident** - This policy pays cash for any accident you have **on or off the job**, and it pays benefits for injuries that require doctor or ER visits, surgeries, hospitalization, stitches, broken bones, diagnostic tests, physical therapy, crutches, a **\$60 wellness benefit**, and much more!
- **Hospitalization** - This policy pays if you are admitted to the hospital, either for a sickness, or an injury. It also pays for surgeries, diagnostics, a **\$50 wellness benefit** and more. **Great for pregnancies!**
- **NEW! Cancer Care** – This policy gives you a lump-sum payout for an initial diagnosis of an internal cancer. It also pays benefits for radiation and chemotherapy, hospital stays, surgeries, travel and hotel expenses, a **Wellness Benefit** and much more! It has 2 different levels benefit coverage from which to choose. **Children are covered for FREE!**
- **Critical Care & Recovery** – This policy pays benefits for 10 major catastrophic events such as **heart attack, stroke, coronary by-pass surgery, cardiac arrest**, kidney failure, paralysis, coma, and more.
- **Life** – Everyone needs a little life insurance. Both term and whole life options are available. Term options are 10 year, 20 year, or 30 year and **All** life policies are portable!
- **Short Term Disability** - Pays a portion of your salary for sickness or off-the-job injuries and has a **guaranteed issue option (no medical questions for qualification)** and has coverage up to age 75. **Great for Maternity!**

For more information or to sign up, contact our Aflac representative, Don Rajala at 410-964-5530 or donald_rajala@us.aflac.com. Policies pay benefits to YOU! **All policies are portable.**