

Aflac vs. Major Medical Insurance

Helping to pay expenses major medical doesn't cover

AFLAC Voluntary Plans	Major Medical Plans
<ul style="list-style-type: none"> We do the heavy lifting by administering enrollments, reconciling billing, helping you file claims and ensuring benefit payments. 	<ul style="list-style-type: none"> Your benefits department is typically involved in plan administration and must regularly review claims experience.
<ul style="list-style-type: none"> We have a strong history of stable rates. 	<ul style="list-style-type: none"> Rates may increase at any time-and have done so dramatically over the past few years.
<ul style="list-style-type: none"> Rates are unaffected by your claims. 	<ul style="list-style-type: none"> Rates may increase as a result of claims.
<ul style="list-style-type: none"> Aflac plans are completely portable and guaranteed-renewable. 	<ul style="list-style-type: none"> You may lose coverage if they are laid off or retire. At a minimum, they may be forced to pay higher rates.
<ul style="list-style-type: none"> Applicants choose how much coverage they need or can afford. 	<ul style="list-style-type: none"> Usually it's one-size-fits-all coverage.
<ul style="list-style-type: none"> Aflac pays benefits directly to YOU, regardless of any other insurance in place. 	<ul style="list-style-type: none"> Major medical pays benefits to medical providers, not to YOU.

Critical Illness Insurance



Pays lump-sum cash benefits for covered critical illnesses such as cancer, heart attack, organ transplant and more.

Accident Insurance



Pays cash benefits for injuries sustained in a covered accident to help when unexpected medical and everyday expenses add up. Also, covers gunshot wounds.

Hospital Indemnity Insurance



Pays cash benefits due to hospital stays and related costs such as ER visits, surgery, anesthesia, well-baby care and more.

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