



To: ALL Employees
Re: AFLAC Benefits

***Great news!!! Benefit program
Availability for all employees ...***

In a continued effort to provide our employees with the best available benefits package in the industry we have a relationship with AFLAC (the world leader in supplemental benefits) to offer our employees protection!

We are proud to have these plans available at an exceptional group rate! In fact, Le Moyne faculty and staff receive the best rating in the nation! These programs are unlike our other insurance policies – *the cash is paid directly to you over and above our existing insurance, with no coordination of benefits*. These funds can be used at your discretion to cover out of pocket medical expense and non-medical expenses, including your mortgage, utility bills, groceries, etc. You do not have to be covered under our insurance programs in order to participate in the AFLAC benefit plans. AFLAC is available to full time faculty/staff.

Only within the first 30 days of employment new employees are eligible for AFLAC pre-tax benefits. Current policyholders may sign up for new products, however, any changes to existing policies can only be done during the open enrollment period.

Please contact our **AFLAC representative, Jennifer Dick-Ayers by phone at 585-307-6068 or via email at jennifer_dick@us.aflac.com** and she will be happy to meet with you to discuss the product information and details at no obligation.

AFLAC provides a variety of coverage options protecting over 50 million people worldwide against the financial uncertainty that comes along with accidents and illnesses. ***Cash paid directly to you over and above any other insurance with no coordination of benefits.***

Below is a list of the AFLAC products that are being offered at this time:

Accident Indemnity
Personal Cancer Indemnity
Hospital Protection