



INTERNATIONAL UNION OF OPERATING ENGINEERS LOCAL 15, 15A, 15B, 15C, & 15D ANNOUNCEMENT OF A VOLUNTARY BENEFIT



The tools and equipment of our trade have advanced a long way since the days of being run by steam engines roaring at 420 degrees, and so have benefits.

We are pleased to announce an enhancement to our benefits package that will allow our membership access to the supplemental protection of Aflac™. During the September membership meeting, representatives from Aflac™ will be making a presentation about these new benefits.

The construction industry can be fraught with unforeseen injury and, on occasion, illness. Do you have the right protection? How do you protect yourself and your family against the biggest risk—Financial Loss— if you could not work?

Aflac™ benefits allow you to obtain additional protection.

[Aflac™ benefits will help you cover the cost of deductibles and co-pays that you may experience.](#)

[A. Personal and Family Cancer Indemnity Plan](#)

According to the American Cancer Society in 2008 the financial cost of treating cancer was \$228.1 Billion of which 63% was for indirect and non medical expenses such as a loss of earning power, deductibles, travel expenses, car and mortgage payments, as well as child care and house hold help.

In addition to providing benefits for a cancer diagnosis these policies can be expanded to provide coverage if a member was to suffer a Heart Attack, Stroke or Renal Failure.

The Aflac™ Cancer Plan pays a direct benefit in the event a covered family member is diagnosed with cancer. The combination of these benefits have provided an average payout of more than \$50,000:

- \$5000 lump sum benefit paid immediately upon first diagnosis
- \$300 per day for chemo/radiation – no lifetime maximum
- \$300 per day for hospital stays – no lifetime maximum
- Up to \$5,000 for surgical benefits
- Travel expenses
- Skin cancer removal benefit will pay \$100 to \$600 when a surgical operation is performed on a covered person
- Anesthesia benefits-25% of the amount shown in the Schedule of Operations for the administration of anesthesia during covered surgeries. (This can help fill the out-of-pocket expenses you may experience when having anesthesia administered by anyone other than an anesthesiologist)

***Prevention** is the best medicine. Early detection can save your life. Aflac™ will pay you \$75 per calendar year for cancer screenings.

A recent Harvard study found that medical bills from injury or illness were the main contributor to half of all foreclosures.

[B. Accident Protection Indemnity Plan](#)

In 2007, about 30 percent of all emergency room visits were injury related according to the National Safety Council.

Out of pocket expenses associated with an accident are unexpected and often burdensome. Its impact on your financial well-being can be reduced. Aflac™'s accident policy is financial support for the expenses needed after an accident occurs:

- Emergency room visits \$120 per accident.
- Follow up treatment or doctors visits \$50 per visit for up to 6 visits
- Physical therapy \$50 visit for up to 10 visits
- Hospital stay: \$1000 per hospital admission plus an additional \$165 per day of stay up to 365 day per accident
- Transportation and Family lodging

[C. Short Term Disability Income Protection](#)

3 in 10 people entering the work force today will become disabled before retiring

What if a disability interrupted your job, your income, and your financial security? What is your plan to make your mortgage or car payment if a disability lasted more than a couple of months?

Aflac short term disability will allow you to design a customized benefit in the event you are disabled that gives you a predictable income in the event you can't work. Benefits are paid over and above other benefits received:

- Monthly benefits ranging from \$500 to \$3000 a month
- Flexible choice of benefits period that can last 3, 6, or 12 months
- Simplified issue means no physical exams are needed to qualify for benefits
- Protection to include part time work and benefits will be paid until employee is earning at least 80% of their pre-disability pay

This is a brief description of benefits, and a full presentation will be made at the September membership meeting.

Can't wait... log on to www.TheValoneAgency.com

Note: Premiums that you spend for the Aflac™ policies may be reimbursable through your MRA (Medical Reimbursement Account.)