



## Benefits Overview and Semi-Monthly Premiums

- **Flexible Spending Account (FSA)** – BISD allows employees to set aside up to \$3,500 per year for unreimbursed medical expenses and/or up to \$5,000 per year for dependent day care expenses on a pre-tax basis. Federal regulations effective January 1<sup>st</sup>, 2011 will exclude over-the-counter medications from being eligible expenses.
- **Accident Plan** – Pays cash benefits for any accidental injury on and off the job. Initial office visit benefit of \$120, first day of hospital confinement pays \$1,200, daily benefits of \$200 thereafter. Injury benefits up to \$10,000, plus wellness and more.

Accident Plan	Individual	Emp. + Spouse	1 Parent Family	2 Parent Family
Age 18-70	\$8.84	\$12.55	\$14.30	\$18.66

- **Cancer Plan** – Pays cash for expenses incurred for treatment of *all* types of cancer. Benefits include diagnosis, radiation & chemotherapy, daily hospital confinement, surgery, transportation, lodging, experimental treatment, annual wellness and more.

Cancer Plan	Individual	Emp. + Spouse	1 Parent Family	2 Parent Family
Age 18-35	\$14.76	\$27.95	\$14.76	\$27.95
Age 36-45	\$20.74	\$37.83	\$20.74	\$37.83
Age 46-55	\$27.43	\$51.28	\$27.43	\$51.28
Age 56-70	\$33.48	\$64.42	\$33.48	\$64.42

- **Hospital Protection Plan** – Pays cash for every day of hospital confinement. Pays \$500-\$600 per day for first 5 days, then \$100 per day for the next 360 days. Also includes outpatient surgical benefits. Excellent if planning to have children this year.

Hospital Plan	Individual	Emp. + Spouse	1 Parent Family	2 Parent Family
Age 18-39	\$17.62	\$32.70	\$24.83	\$37.77
Age 40-49	\$21.39	\$36.66	\$27.37	\$40.11
Age 50-59	\$27.50	\$47.84	\$32.50	\$51.81
Age 60-70	\$33.61	\$57.07	\$41.67	\$63.05

- **ICU/Specified Health Event (SHE) Plan** – Pays \$700 daily cash benefits for days 1-7 in ICU, \$1,200 per day days 8-15, \$350 per day through day 30. SHE plan pays cash for coma, stroke, paralysis, heart attack, coronary artery bypass, and more.

ICU Plan	Individual	Emp. + Spouse	1 Parent Family	2 Parent Family
Age 18-35	\$5.20	\$10.40	\$10.21	\$12.29
Age 36-45	\$5.66	\$10.40	\$10.21	\$12.29
Age 46-55	\$6.83	\$12.68	\$11.18	\$13.72
Age 56-70	\$7.74	\$15.47	\$14.43	\$17.03

### Helpful Numbers:

Aflac customer service: 1-800-99-AFLAC (1-800-992-3522)

Aflac claims fax: 1-877-44-AFLAC (1-877-442-3522)

Aflac Flexible Spending Account claims fax: 1-877-353-9256

Aflac Flexible Spending Account questions: 1-800-323-5391

Aflac Flexible Spending Account debit card balance is available at [www.mbicard.com](http://www.mbicard.com)

Aflac claim forms are available at [www.aflac.com](http://www.aflac.com)

Also you may contact local representative Jeff Pesek at (512)927-6970 or Angela Davis at (512)785-9888 with any questions, or you can email us at [jeff\\_pesek@us.aflac.com](mailto:jeff_pesek@us.aflac.com).