



**Nevada Police Union Members!** You and your families deserve the best. That's why the NPU has selected Aflac to offer a variety of supplemental insurance benefits solutions – and more – as part of an enhanced benefits experience. In addition to the other benefits of an NPU membership, you'll have a guaranteed term life policy for \$20,000 from Aflac and access to these additional benefits:

### Here are the Aflacts about Aflac Supplemental Benefits:

- 1. Aflac isn't health insurance; it's insurance for daily living:** Aflac pays cash directly to you. Major Medical pays everyone but you. You can use your benefits your way – whether it's for leftover medical bills or any other expense that affects your life.
- 2. Aflac belongs to you and is amazingly affordable:** When you have an Aflac policy, it's yours. You own it. Even if you change jobs or retire, you can take your Aflac policy with you ... forever. Our products flex to meet individual needs and budgets. And, Aflac rates don't go up even when you file a claim.
- 3. Aflac processes claims quickly—often in just one day:**<sup>1</sup> Aflac provides prompt service and fast payment of qualified claims to help you pay your bills. While you're focusing on your health, we focus on getting you cash as quickly as possible.
- 4. Aflac is accountable:** Aflac has been named to Ethisphere's list of the World's Most Ethical Companies<sup>2</sup> 12 years in a row, FORTUNE's list of the 100 Best Companies<sup>3</sup> to Work For for 20 consecutive years and FORTUNE's list of the World's Most Admired Companies<sup>4</sup> 17 times.

**Accident Insurance** – Burns, bites, abrasions, breaks, pretty much whatever you think of when you have an “accident” – Aflac's Accident policy reduces the financial impact of a covered accident by providing cash benefits.

**Short-Term Disability Insurance** – From protecting your paycheck to addressing pregnancy costs to disability from accidents or illnesses, Short Term Disability provides a source of income in the event of a disability.

**Cancer Insurance**– The tremendous costs of cancer treatment humble the most financially stable families. This policy helps with them in the event of a covered cancer diagnosis.

**Hospital Indemnity** – Helps ease the financial burden of covered hospital stays due to an accident or illness by providing cash benefits.

**Dental Insurance** – A true Dental plan, this policy covers diseases along with the full gamut of dental benefits.

**Vision Insurance**– Along with corrective vision benefits, his policy also covers associated diseases.

**Term and Whole Life Insurance** – Your union membership dues includes a guaranteed \$20,000 term life policy, with an option to upgrade it to \$25,000. Whole Life policies are also available, with all the advantages of Term Life along with a cash value you can borrow from.

### Add more with value-added services

NV HP Union membership comes with the following complimentary value-added services:

- Fraud Protection by EZ Shield – Premier fraud protection including internet monitoring, online and mobile app-based dashboard, and a 32-step identity recovery process
- Health Advocacy with Medical Bill Saver - Access to experts for finding specialists, clarifying coverage, addressing claim issues, getting second opinions — and even help negotiating medical bills
- Careington – Discounts for dental, vision, hearing and Rx.

<sup>1</sup>One Day Pay<sup>SM</sup> is available for certain individual claims submitted online through the Aflac SmartClaim<sup>®</sup> process. Claims may be eligible for One Day Pay processing if submitted online through Aflac SmartClaim, including all required documentation, by 3 p.m. ET. Documentation requirements vary by type of claim; please review requirements for your claim(s) carefully. Aflac SmartClaim is available for claims on most individual Accident, Cancer, Hospital, Specified Health, and Intensive Care policies. Processing time is based on business days after all required documentation needed to render a decision is received and no further validation and/or research is required. Individual Company Statistic, 2018. <sup>2</sup>Ethisphere Magazine, Quarter 1, 2018; <sup>3</sup>FORTUNE 100 Best Companies to Work For and <sup>4</sup>World's Most Admired Companies are registered trademarks of Time Inc. and are used under License. FORTUNE and Time Inc. are not affiliated with, and do not endorse products or services of Aflac. **Individual coverage underwritten by American Family Life Assurance Company of Columbus. In New York, coverage is underwritten by American Family Life Assurance of New York. Worldwide Headquarters | 1932 Wynnton Road | Columbus, GA 31999.**