



Dear Aflac Policyholders:

I hope this finds everyone well and healthy. I am missing getting out, seeing my accounts and spending time with you. That is what I love most in my job.

I'm getting a few questions on our policies and how they can assist, so I wanted to get something out to you with a brief overview of how Aflac benefits may help during this time. You may have claims that have not been filed (related and unrelated to this crisis) and a source of some money when you might need it the most.

My thoughts are with you and your families right now. Please keep safe!

**Hospital Plan**: Can assist with **hospitalizations, emergency room visits, physicians visits and labs.**

**Short Term Disability**: Helps to replace your income when you are unable to work **due to a physical injury or illness.**

**Accident Plan**: Accidents and Injuries will and have happened to you and your families. Please review if you have filed claims for these over the past two years. It IS NOT too late to file claims with AFLAC, even if it's been awhile. Some versions also have a **wellness benefit.**

**Cancer/Stroke, Heart Attack, ERF Plan** - While these provide significant benefits for these types of illnesses, they also may have a yearly **wellness benefit** (per person) that can be claimed each year.

**Dental/Vision Plan** – Submit your qualifying dental visits, as well as for your yearly vision exams and material.

**Life Insurance** – Obviously, the one that I don't want anyone to collect on. I'm adding this just because it's one of our available options and I'd hate not to mention that I have it.

**Telemedicine** – Many people are talking about telemedicine, especially with not wanting to go to hospitals, urgent cares and doctors. Telemedicine allows you to call a board-certified doctor, practicing in your state. These doctors can prescribe medications and call them in to your own pharmacy. I represent a telemedicine program that can be brought to your place of work, or outside work.

**Covers EVERYONE living together in a household, no matter what their legal status, for one low monthly cost (no extra fee per call).**

**For any specific questions, or just to give me a call and we can review your coverage to see if I can help you file claims and get some money.**

***Jim Staats – 518-281-3009 | James\_StaatsJr@us.aflac.com***